

INTERCHANGE RATE/FEE SCHEDULE

Your Credit Card and Non-PIN Debit Card Transactions

A significant amount of the Discount Rates that we charge you for processing your Credit Card and Non-PIN Debit Card transactions represents charges that we must pay to the Issuing Banks (or that are otherwise charged to us by MasterCard®, Visa®, and Discover Network®), under MasterCard, Visa, and Discover Network (the Payment Card Brands) rules. This amount, called “Interchange,” varies based upon a complex series of interchange levels that may apply to the transaction depending upon a number of factors – such as the type of card presented, specific information contained in the transaction, how and when the transaction is processed, your industry, and other factors.

Interchange Fee Schedule

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

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

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

Fee Schedule – Interchange Plus Merchants

Refer to the Interchange Qualification Matrix for Clearing Requirements

MasterCard, Visa and Discover Network levels and rates are not all inclusive. The most common clearing levels for this pricing type are listed below.
For a complete list, call the number on your merchant statement.

Visa Credit	Rate	Per Item
LAC Chip Issuer	1.20%	\$0.00
Interregional Chip Issuer (includes Electron)	1.20%	\$0.00
Interregional Chip Acquirer (includes Electron)	1.00%	\$0.00
Interregional Electronic (Pre-PS2000 and Elec)	1.10%	\$0.00
Domestic Cash Advance	0.00%	\$2.00
Foreign Cash Advance	0.33%	\$1.75
Canada Intra Cash Advance	0.00%	\$1.55
Interregional Infinite	1.97%	\$0.00
Domestic Standard Airlines	2.70%	\$0.10
Interregional Standard (includes Electron)	1.60%	\$0.00
Interregional Commercial Standard	2.00%	\$0.00
Standard - Hotel / Car Rental	2.70%	\$0.10
Domestic Standard Card Not Present	2.70%	\$0.10
Domestic Standard - All Other	2.70%	\$0.10
CPS Supermarket	1.22%	\$0.05
CPS Retail - All Other	1.51%	\$0.10
CPS Retail - Hotel / Car Rental	1.51%	\$0.10
CPS Retail - Pass Trans AIR	1.51%	\$0.10
CPS Passenger Transport AIR	1.70%	\$0.10
Interregional Infinite (US)	2.42%	\$0.00
CPS Hotel (CNP) - Preferred	1.54%	\$0.10
CPS Hotel (Card Present)	1.54%	\$0.10
CPS Car Rentl (CNP)- Preferred	1.54%	\$0.10
CPS Car Rental (Card Present)	1.54%	\$0.10
CPS Card Not Present	1.80%	\$0.10
CPS Automated Fuel	1.15%	\$0.25
CPS Passenger Transport Card Present	1.70%	\$0.10
CPS Retail Key Entered	1.80%	\$0.10
CPS Retail 2 (Emerging Market)	1.43%	\$0.05
Interregional Secure E-Com	1.44%	\$0.00
Interregional Secure E-Com Merchant	1.44%	\$0.00
Interregional Airline - Consumer (US)	1.10%	\$0.00
Interregional Commercial Airline (US)	1.80%	\$0.00
Interregional Airline - Infinite (US)	1.80%	\$0.00
CPS Small Ticket	1.65%	\$0.04
CPS/Rewards 1	1.65%	\$0.10
CPS/Rewards 2	1.95%	\$0.10
Utility Credit Business	0.00%	\$1.50
Interregional Super Premium (LAC Issued)	2.42%	\$0.00

Visa Credit	Rate	Per Item
Pass Trans Credit Voucher - All Cards	2.33%	\$0.00
Cons Card Non PassTran Cred Voucher	1.76%	\$0.00
Comm Card Non PassTran Cred Voucher	2.35%	\$0.00
CPS Retail Credit -Tier 1	1.43%	\$0.10
CPS Retail Credit - Tier 3	1.51%	\$0.10
CPS Supermarket Credit -Tier 1	1.15%	\$0.05
CPS Supermarket Credit -Tier 2	1.20%	\$0.05
CPS Supermarket Credit -Tier 3	1.22%	\$0.05
CPS Retail Credit - Tier 2	1.47%	\$0.10
Interregional Premium Card EU Issued	1.80%	\$0.00
Purchase Card Standard	2.95%	\$0.10
Corporate Card AIR Electronic	2.75%	\$0.10
Business Card Standard	2.95%	\$0.20
Signature Card Standard	2.70%	\$0.10
Interregional Merchant Signature	1.80%	\$0.00
Interregional Merchant Infinite	1.80%	\$0.00
Corporate Card Non T&E Electronic	2.75%	\$0.10
Signature Card Electronic	2.30%	\$0.10
Interregional Signature	1.80%	\$0.00
LAC Signature Card	1.80%	\$0.00
Purchase Large Ticket	1.45%	\$35.00
Interregional Purchase Large Ticket	0.95%	\$35.00
GSA Large Ticket	1.20%	\$39.00
Corporate Card Level 2	2.05%	\$0.10
Purchase Card Level 2	2.05%	\$0.10
Purchase Card Level 3	1.95%	\$0.10
CPS Retail Debit - All Other **	0.95%	\$0.20
CPS Retail Debit - Pass Trans **	0.95%	\$0.20
Interregional Premium Card Canada Issued (US)	2.25%	\$0.00
Interregional Premium Card AP Issued (US)	2.25%	\$0.00
Interregional Premium Card LAC Issued (US)	2.25%	\$0.00
Interregional Premium Card CEMEA Issued (US)	2.25%	\$0.00
Interregional Premium Card EU Issued (US)	2.25%	\$0.00
Business Card Level 2	2.05%	\$0.10
Corporate Card - Standard	2.95%	\$0.10
Business Card - Business-to-Business	2.10%	\$0.10
Business Card - Card Not Present	2.25%	\$0.10
Business Card - Retail	2.20%	\$0.10
Interregional Super Premium (CEMEA Issued)	2.42%	\$0.00

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

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Visa Credit	Rate	Per Item
Utility Credit	0.00%	\$0.75
CPS Restaurant	1.54%	\$0.10
Inter Bus/Sig.Bus/Corp/Purch/Distribution (US)	2.45%	\$0.00
CPS Retail Service Station	1.15%	\$0.25
GSA Govt. to Govt.	1.65%	\$0.10
Interregional Signature (US)	2.25%	\$0.00
Interregional Electronic (includes Electron)(US)	1.55%	\$0.00
Inter Issuer Chip (Issuer Chip Electron)(US)	1.65%	\$0.00
Interregional Airline (Airline Electron)(US)	1.55%	\$0.00
Inter Secure EC (Secure E-Comm Electron) (US)	1.89%	\$0.00
Inter E-Comm Merchant (E-comm Electron) (US)	1.89%	\$0.00
Inter Standard (includes Standard Electron)(US)	2.05%	\$0.00
CPS E Comm Prefer - Pass Trans	1.70%	\$0.10
CPS E Comm Hotel – Preferred	1.54%	\$0.10
CPS E Comm Car Rntl - Preferred	1.54%	\$0.10
CPS E Commerce – Basic	1.80%	\$0.10
CPS E Commerce – Preferred	1.80%	\$0.10
CPS Account Funding	2.14%	\$0.10
EIRF Non CPS- All Other	2.30%	\$0.10
EIRF Non CPS Pass Transport AIR	2.30%	\$0.10
Corporate Card T&E Electronic	2.75%	\$0.10
Interregional Premium Card Canada Issued	1.80%	\$0.00
Interregional Premium Card AP Issued	1.80%	\$0.00
Interregional Premium Card LAC Issued	1.80%	\$0.00
Interregional Premium Card CEMEA Issued	1.80%	\$0.00
MOTO / E Comm Credit Voucher	2.05%	\$0.00
Interregional Super Premium (EU Issued)	2.42%	\$0.00
CPS/Charity CR	1.35%	\$0.05
Business Enhanced card-Non-T&E, Level 2	2.05%	\$0.10
Business Enhanced card-Card not Present	2.45%	\$0.15
Business Enhanced card-Retail	2.30%	\$0.10
Business Enhanced card-Business-to-Business	2.25%	\$0.10
Business Enhanced card-Electronic (non T&E)	Expired	Expired
Business Enhanced card-Electronic (T&E)	2.75%	\$0.15
Business Enhanced card-Standard	2.95%	\$0.20
Purchase Card - Electronic with Level 3	2.75%	\$0.10
Corporate Card Electronic with Level 3	2.75%	\$0.10
Corporate Card - Electronic	2.75%	\$0.10
Corporate - T&E	2.55%	\$0.10
Purchasing - T&E	2.45%	\$0.10

Visa Credit	Rate	Per Item
Corporate Card - Business-to-Business	2.10%	\$0.10
Corporate Card - Card Not Present	2.20%	\$0.10
Corporate Card - Retail	2.10%	\$0.10
Purchase Card - Business-to-Business	2.40%	\$0.10
Purchase Card - Card Not Present	2.65%	\$0.10
Purchase Card - Retail	2.40%	\$0.10
Purchase Card - Electronic with L3 Data	2.75%	\$0.10
Business Card T&E Electronic	2.40%	\$0.10
Business Card AIR Electronic	2.40%	\$0.10
Business Card Non T&E Electronic	Expired	Expired
Purchase Card T&E Electronic	2.75%	\$0.10
Purchase Card AIR Electronic	2.75%	\$0.10
Purchase Card Non T&E Electronic	2.75%	\$0.10
Signature Preferred - Business-to-Business	2.10%	\$0.10
Signature Preferred - Card Not Present	2.40%	\$0.10
Signature Preferred - Retail	2.10%	\$0.10
Signature Preferred - Electronic	2.40%	\$0.10
Signature Preferred - Standard	2.95%	\$0.10
Purchase Card - Retail Fleet	2.40%	\$0.10
International Merchant Signature Preferred	1.97%	\$0.00
Interregional Signature Preferred	1.97%	\$0.00
Signature Preferred - Fuel	1.15%	\$0.25
LAC Chip Issuer	1.20%	\$0.00
Interregional. Chip Issuer	1.20%	\$0.00
Interregional Signature Preferred Airline	1.80%	\$0.00
Interregional Airline (includes Electron)	1.10%	\$0.00
Interregional Super Premium (AP Issued)	2.42%	\$0.00
Signature Business card-Standard	2.95%	\$0.20
Signature Business card-Electronic (non T&E)	Expired	Expired
Signature Business card-Electronic (T&E)	2.85%	\$0.20
Signature Business card-Level 2	2.05%	\$0.10
Signature Business card-Business-to-Business	2.40%	\$0.10
Signature Business card-Card not Present	2.60%	\$0.20
Signature Business card-Retail	2.40%	\$0.10
Large Purchase Advantage 1	0.70%	\$49.50
Large Purchase Advantage 2	0.60%	\$52.50
Large Purchase Advantage 3	0.50%	\$55.50
Large Purchase Advantage 4	0.40%	\$58.50
Corporate Card - Level 3	1.95%	\$0.10

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

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Visa Debit and Prepaid*	Rate	Per Item
Standard Debit - PassTran AIR	1.90%	\$0.25
Standard Debit- Hotel/Car Rental	1.90%	\$0.25
Standard Debit - CNP	1.90%	\$0.25
Standard Debit - All Other	1.90%	\$0.25
CPS Supermarket Debit Cap	0.00%	\$0.30
CPS Retail Debit - All Other	0.80%	\$0.15
CPS Retail Debit - Hotel / Car Rental	Expired	Expired
CPS Retail Debit - Pass Transport AIR	Expired	Expired
CPS Supermarket Debit	0.00%	\$0.30
CPS Pass Transport Card Not Present Debit	1.70%	\$0.15
CPS Hotel (CNP) - Prefer Debit	1.70%	\$0.15
CPS Hotel (Card Present) Debit	1.19%	\$0.10
CPS Car Rental (CNP) - Prefer Debit	1.70%	\$0.15
CPS Car Rental (Card Present) Debit	1.19%	\$0.10
CPS Card Not Present Debit	1.65%	\$0.15
CPS Automated Fuel Debit	0.80%	\$0.15
CPS Retail Debit- Hotel /Car Rental	Expired	Expired
CPS Retail Debit- Key Entered	1.65%	\$0.15
CPS Retail 2 (Emerging Markets) Debit	0.65%	\$0.15
CPS Small Ticket Debit	1.55%	\$0.04
Utility DB	0.00%	\$0.65
CPS Restaurant Debit	1.19%	\$0.10
CPS Retail Service Station Debit	0.80%	\$0.15
CPS Automated Fuel Dispenser Debit Cap	0.00%	\$0.95
CPS Retail Service Station Debit Cap	0.00%	\$0.95
CPS Retail 2 (Emerging Markets) Debit cap	0.00%	\$2.00
CPS Debt Repayment cap	0.00%	\$2.00
CPS Debt Tax Payment 1 cap	0.00%	\$2.00
CPS/Retail Tier I (DB) cap	Expired	Expired
CPS/Retail Tier II (DB) cap	Expired	Expired
US Regulated Comm (DB)	0.05%	\$0.22

Visa Debit and Prepaid*	Rate	Per Item
CPS Tax Payment 1Debit	0.65%	\$0.15
CPS Tax Payment 2 Debit	0.00%	\$0.00
CPS E Comm Prefer- PassTran Debit	1.70%	\$0.15
CPS E Comm Prefer - Hotel Debit	1.70%	\$0.15
CPS E Comm Prefer - Car Rental Debit	1.70%	\$0.15
CPS E Commerce - Basic Debit	1.65%	\$0.15
CPS E Commerce - Preferred Debit	1.60%	\$0.15
CPS Account Funding Debit	1.75%	\$0.20
EIRF Non CPS Debit - All Other	1.75%	\$0.20
EIRF Non CPS Pass Trans Debit	1.75%	\$0.20
EIRF Fuel Debit Cap	0.00%	\$0.95
CPS Supermarket Debit Tier Cap	Expired	Expired
CPS Supermarket Debit Cap	Expired	Expired
MOTO/E Comm Credit Voucher -Debit	Expired	Expired
Passenger Trans Credit Voucher - Debit	Expired	Expired
Cons NonPassTran Credit Voucher-Debit	Expired	Expired
CPS Retail Debit - Tier I	Expired	Expired
CPS Retail Debit - Tier III	Expired	Expired
CPS Supermarket Debit - Tier I	Expired	Expired
CPS Supermarket Debit - Tier II	Expired	Expired
CPS Supermarket Debit - Tier III	Expired	Expired
CPS Retail Debit - Tier II	Expired	Expired
CPS Retail Debit - All Other	0.95%	\$0.20
CPS Retail Debit - Pass Trans	Expired	Expired
CPS Debt Repayment Debit	0.65%	\$0.15
CPS/Retail Tier III (DB) cap	Expired	Expired
Interregional Regulated(DB)	0.05%	\$0.22
IR Regulated with IAF (DB)	0.50%	\$0.22
Puerto Rico Regulated (DB)	0.05%	\$0.22
LAC Regulated (DB)	0.05%	\$0.22
Credit Voucher - (DB)	0.00%	\$0.00

Visa Debit and Prepaid*	Rate	Per Item
GU Regulated (DB)	0.05%	\$0.22
AP Regulated (DB)	0.05%	\$0.22
CPS/Supermarket (PP)	1.15%	\$0.15
Supermarket ChCard CAP (PP)	0.00%	\$0.35
CPS Small Ticket (PP)	1.60%	\$0.05
CPS/Retail 2 Emerg Mkts (PP)	0.65%	\$0.15
CPS/Retl2 Emrg Mkt CAP (PP)	0.00%	\$2.00
CPS/Retail All Other (PP)	1.15%	\$0.15
Dom Standard All Other (PP)	1.90%	\$0.25
CPS/Automated Fuel (PP)	1.15%	\$0.15
CPS/Automated Fuel CAP (PP)	0.00%	\$0.95
CPS CNP (PP)	1.75%	\$0.20
CPS/Ecomm-Pref (PP)	1.75%	\$0.20
CPS/Ecomm-Basic (PP)	1.75%	\$0.20
CPS/Ecomm Prf Pas Tran (PP)	1.75%	\$0.20
CPS Passenger Trans (PP)	1.75%	\$0.20
CPS/Hotel CNP Pref (PP)	1.75%	\$0.20
CPS/Car Rentl CNP Pref (PP)	1.75%	\$0.20
CPS/Hotel CP (PP)	1.75%	\$0.20
CPS/Car Rental CP (PP)	1.75%	\$0.20
CPS/Ecomm Pref Hotel (PP)	1.75%	\$0.20
US Reg NON CPS Comm (DB)	0.05%	\$0.22
CPS Passenger Transport Card Present (DB)	1.19%	\$0.10
Business Card Standard (DB)	2.95%	\$0.20

Visa Debit and Prepaid*	Rate	Per Item
CPS/Automated Fuel CAP (PP)	0.00%	\$0.95
CPS CNP (PP)	1.75%	\$0.20
CPS/Ecomm-Pref (PP)	1.75%	\$0.20
CPS/Ecomm-Basic (PP)	1.75%	\$0.20
CPS/Ecomm Prf Pas Tran (PP)	1.75%	\$0.20
CPS Passenger Trans Card Not Present (PP)	1.75%	\$0.20
CPS/Hotel CNP Pref (PP)	1.75%	\$0.20
CPS/Car Rentl CNP Pref (PP)	1.75%	\$0.20
CPS/Hotel CP (PP)	1.75%	\$0.20
CPS/Car Rental CP (PP)	1.75%	\$0.20
CPS/Acct Funding (PP)	1.75%	\$0.20
CPS/Retail Key Entered (PP)	1.75%	\$0.20
CPS/Rtl Serv Station (PP)	1.15%	\$0.15
CPS/Rtl Serv Statn CAP (PP)	0.00%	\$0.95
CPS/Restaurant (PP)	1.15%	\$0.15
EIRF Non CPS All Other (PP)	1.80%	\$0.20
EIRF Fuel Debit CAP (PP)	0.00%	\$0.95
US CPS/Small Tckt Reg (DB)	0.05%	\$0.22
US Regulated (DB)	0.05%	\$0.22
US Regulated Non-CPS (DB)	0.05%	\$0.22
CPS/Ecomm Prf Car Rent (PP)	1.75%	\$0.20
CPS Passenger Trans Card Present (PP)	1.15%	\$0.15
Business card-Card Present (DB)	1.70%	\$0.10
Business card-Card Not Present (DB)	2.45%	\$0.10

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MasterCard Credit	Rate	Per Item
Standard	2.95%	\$0.10
LAC Consumer Merchant UCAF	1.44%	\$0.00
Interregional Electronic Plus (US Acquirer)	1.65%	\$0.00
Interregional Standard Plus (US Acquirer)	2.15%	\$0.00
Cash Advance	0.00%	\$2.05
Interregional Cash Advance	0.09%	\$3.60
Merit III	1.58%	\$0.10
World Card Cash Advance	0.00%	\$2.05
Merit I	1.89%	\$0.10
Merit III Passenger Transport	1.58%	\$0.10
Passenger Transport	1.75%	\$0.10
Merit I Passenger Transport (Airline)	1.89%	\$0.10
Standard Passenger Transport	2.95%	\$0.10
Merit I Passenger Railway	1.89%	\$0.10
Supermarket	1.48%	\$0.10
Quick Pay Merit I	1.89%	\$0.10
Merit I Non-Face-to-Face	1.89%	\$0.10
Public Sector	1.55%	\$0.10
LAC Consumer Electronic	1.10%	\$0.00
Canada Intracountry Standard	1.72%	\$0.00
Puerto Rico Intracountry Electronic	1.30%	\$0.00
Petroleum Base	1.90%	\$0.00
Petroleum Base CAP	0.00%	\$0.95
Warehouse Base Non-fuel	0.90%	\$0.00
Bill Payments Merit I Real Estate	1.10%	\$0.00
Convenience Purchases	1.90%	\$0.00
Merit III - Tier 1	1.43%	\$0.10
Merit III - Tier 2	1.48%	\$0.10
Merit III - Tier 3	1.55%	\$0.10
Quick Pay Merit III	1.58%	\$0.10
LAC Consumer Standard	1.60%	\$0.00
Interregional Electronic (Non US Acquirer)	1.10%	\$0.00
Interregional Standard (Non US Acquirer)	1.60%	\$0.00
LAC Consumer Full UCAF	1.54%	\$0.00
Inter Comm. Purch Large Tkt (Non-US Acq)	0.90%	\$30.00
Warehouse - Tier 1	0.60%	\$0.00
Inter Comm Purch Data Rate II (Non-US Acq)	1.70%	\$0.00
LAC Commercial Standard	2.00%	\$0.00
Supermarket - Tier 1	1.07%	\$0.05
LAC Commercial Purchasing Standard	2.00%	\$0.00
LAC Commercial Purchasing Data Rate II	1.70%	\$0.00
World Merchant UCAF	1.77%	\$0.10
Warehouse	0.90%	\$0.00
Enhanced Warehouse Tier 1	0.60%	\$0.00
Commercial Interregional Non-US	2.00%	\$0.00
Commercial Interregional Purch Non-US Fleet	2.00%	\$0.00
Interregional Electronic Card	1.65%	\$0.00
Commercial Purchasing Interregional Purch	2.00%	\$0.00
Enhanced Service Industry	1.15%	\$0.05
Puerto Rico Intracountry Petroleum	1.16%	\$0.00
Puerto Rico Intracountry Warehouse	0.60%	\$0.00
High Value Petroleum Base	2.00%	\$0.00
High Value T&E Large Ticket	2.00%	\$0.00
High Value Petroleum Base Cap	0.00%	\$0.95
High Value Merit I - Real Estate	2.20%	\$0.10
High Value Merit I - Insurance	2.20%	\$0.10
High Value Public Sector	1.55%	\$0.10
Convenience Purchases Tier 1	1.35%	\$0.00
Enhanced Convenience Purchases Tier 1	1.35%	\$0.00
World Convenience Purchases Tier 1	1.45%	\$0.00
World High Value Convenience Purchases Tier 1	1.60%	\$0.00
World Elite Convenience Purchases Tier 1	1.60%	\$0.00
Commercial T&E I Airline - Corporate	2.50%	\$0.00
Commercial T&E II Airline - Corporate	2.35%	\$0.10
Commercial T&E III Airline - Corporate	2.30%	\$0.10

MasterCard Credit	Rate	Per Item
World MC Supermarket Base	1.58%	\$0.10
World MC Supermarket Tier 1	1.07%	\$0.05
World MC Warehouse Base	0.90%	\$0.00
World MC Warehouse Tier 1	0.60%	\$0.00
World MC Public Sector	1.55%	\$0.10
World MC Restaurant	1.73%	\$0.10
World MC Service Industries	1.15%	\$0.05
Key Entered	1.89%	\$0.10
Consumer Credit Refund 1	2.42%	\$0.00
Consumer Credit Refund 2	2.09%	\$0.00
E-Comm Merch UCAF (Non US)	1.44%	\$0.00
E-Comm Full UCAF (Non US)	1.54%	\$0.00
E-Comm Merch UCAF (US Loc)	1.99%	\$0.00
E-Comm Full UCAF (US Loc)	2.09%	\$0.00
Merit I Electronic Commerce	1.89%	\$0.10
Issuer Chip - LAC	1.20%	\$0.00
Acquirer Chip - LAC	1.00%	\$0.00
Interregional Elect Plus -Diners	1.65%	\$0.00
Interregional Standard Plus -Diners	2.15%	\$0.00
World MC Standard	2.95%	\$0.10
World MC Merit I	2.05%	\$0.10
World MC Key-Entered	2.05%	\$0.10
World MC Merit III	1.77%	\$0.10
World MC Merit III Tier 1	1.53%	\$0.10
World MC Convenience Purchases	2.00%	\$0.00
Consumer Credit Refund 3	1.95%	\$0.00
Consumer Credit Refund 4	1.82%	\$0.00
Consumer Credit Refund 5	1.73%	\$0.00
Commercial Standard - Bus	2.95%	\$0.10
Commercial Credit Refund 1	2.37%	\$0.00
Commercial Credit Refund 2	2.30%	\$0.00
Commercial Credit Refund 3	2.21%	\$0.00
Commercial Credit Refund 4	2.16%	\$0.00
Commercial Standard Corp	2.95%	\$0.10
Commercial Standard Fleet at Fuel	2.95%	\$0.10
Business Enhanced Value Data Rate II Petroleum	2.17%	\$0.10
Canada Intra Country Commercial	2.00%	\$0.00
World Merit III Tier 2	1.58%	\$0.10
World Merit III Tier 3	1.65%	\$0.10
Commercial Warehouse Purchase	0.90%	\$0.00
Commercial Large Ticket III Purch	1.35%	\$40.00
Commercial Lg Tkt / DR III Purch	1.35%	\$40.00
High Value Restaurant	2.20%	\$0.10
High Value T&E	2.75%	\$0.10
High Value Merchant UCAF	2.20%	\$0.10
High Value Full UCAF	2.30%	\$0.10
High Value Airline	2.30%	\$0.10
High Value Utilities	0.00%	\$0.75
Consumer Super Premium Electronic (US Acq)	2.53%	\$0.00
Consumer Super Premium Full UCAF (US Acq)	2.53%	\$0.00
Consumer Super Premium Merch UCAF (US Acq)	2.53%	\$0.00
Consumer Super Premium Standard (US Acquirer)	2.53%	\$0.00
Consumer Super Premium Acq Chip (US Acq)	2.53%	\$0.00
Consumer Super Premium Issuer Chip (US Acq)	2.53%	\$0.00
Commercial Supermarket Tier	1.07%	\$0.05
Business Enhanced Value Supermarket Tier	1.07%	\$0.05
Commercial T&E III Airline - Purchase	2.45%	\$0.10
Commercial T&E I Airline - Business	2.50%	\$0.00
Commercial T&E II Airline - Business	2.35%	\$0.10
Commercial T&E III Airline - Business	2.30%	\$0.10
Commercial T&E I Purch	2.65%	\$0.00
Commercial T&E II Purch	2.50%	\$0.10
Commercial T&E III Purch	2.45%	\$0.10
Commercial T&E I Airline - Purchase	2.65%	\$0.00
Commercial T&E II Airline - Purchase	2.50%	\$0.10

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

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INTERCHANGE RATE/FEE SCHEDULE

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ACTUAL INTERCHANGE

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MasterCard Credit	Rate	Per Item
World Full UCAF	1.87%	\$0.10
World Card - Lodging	2.30%	\$0.10
World Card - Vehicle Rental	2.30%	\$0.10
World Card - Pass Trans	2.30%	\$0.10
World Card - Other	2.30%	\$0.10
World Elite Utilities	0.00%	\$0.75
Emerging Markets	0.80%	\$0.25
Services Industries (SIIP)	1.15%	\$0.05
Commercial T&E III Airline	2.50%	\$0.10
Commercial Large Ticket III Fleet	1.25%	\$40.00
Commercial Face to Face Bus	2.20%	\$0.10
Commercial Data Rate I Bus	2.65%	\$0.10
Commercial Data Rate II Bus	2.20%	\$0.10
Commercial Data Rate III Bus	1.80%	\$0.10
Business Enhanced Value Data Rate II	2.32%	\$0.10
Commercial T&E I Bus	2.50%	\$0.00
Commercial Large Ticket II Bus	1.25%	\$40.00
Commercial Warehouse Bus	0.90%	\$0.00
Commercial Large Ticket III Bus	1.25%	\$40.00
Commercial LgTkt/DR III Bus	1.25%	\$40.00
Commercial T&E II Bus	2.35%	\$0.10
Commercial T&E III Bus	2.30%	\$0.10
Commercial Data Rate II Interregional Purch	2.65%	\$0.00
Business Utility	0.00%	\$1.50
Commercial Large Ticket Interregional Purch	1.90%	\$30.00
Business Enhanced Value Data Rate III	1.92%	\$0.10
Commercial Purchasing Interregional Purch	2.55%	\$0.00
Commercial Face to Face Corp	2.10%	\$0.10
Commercial Data Rate I Corp	2.65%	\$0.10
Commercial Data Rate II Corp	2.10%	\$0.10
Commercial Data Rate III US Corp	1.90%	\$0.10
Business Enhanced Value Face-to-Face	2.32%	\$0.10
Commercial T&E I Corp	2.50%	\$0.00
Commercial Large Ticket II Corp	1.35%	\$40.00
Commercial Large Ticket Interregional Fleet	1.45%	\$30.00
Business Enhanced Value Large Ticket I	1.37%	\$40.00
Commercial Purchasing Interregional Fleet	2.55%	\$0.00
Commercial Warehouse Corp	0.90%	\$0.00
Commercial Large Ticket III Corp	1.35%	\$40.00
Commercial Lg Tkt / DR III Corp	1.35%	\$40.00
Commercial T&E II Corp	2.35%	\$0.10
Commercial T&E III Corp	2.30%	\$0.10
Commercial Data Rate II Petroleum Bus	2.05%	\$0.10
Commercial Data Rate II Petroleum Corp	2.05%	\$0.10
Commercial Data Rate II Petroleum Purch	2.05%	\$0.10
Business Enhanced Value Large Ticket II	1.37%	\$40.00
Commercial Interregional Business	2.55%	\$0.00
Business Enhanced Value Large Ticket III	1.37%	\$40.00
Puerto Rico Intra Commercial	1.85%	\$0.00
Puerto Rico Intra Commercial. Purchase	1.85%	\$0.00
World Petroleum Base	2.00%	\$0.00
World Petroleum Base CAP	0.00%	\$0.95
Commercial Large Ticket Rate I MPG	1.20%	\$0.00
Commercial Large Ticket Rate II MPG	0.90%	\$0.00
Diners Electronic Interchange	2.00%	\$0.00
Diners Standard Interchange	2.50%	\$0.00
Supermarket - Tier 2	1.15%	\$0.05
Supermarket - Tier 3	1.22%	\$0.05
Utility Credit	0.00%	\$0.65
World Utility	0.00%	\$0.65
TIPS - Lodging	1.58%	\$0.10
TIPS - Vehicle Rental	1.58%	\$0.10
TIPS - Cruise Lines	1.58%	\$0.10
LAC Commercial Purchasing Large Ticket	0.90%	\$30.00
Merchant UCAF	1.58%	\$0.10
Full UCAF	1.68%	\$0.10

MasterCard Credit	Rate	Per Item
Commercial T&E II Purch	2.55%	\$0.10
Commercial Data Rate I Fleet	2.65%	\$0.10
Commercial Data Rate II Petroleum Fleet at Fuel	2.05%	\$0.10
Commercial T&E III Purch	2.50%	\$0.10
Commercial Large Ticket Fleet	1.25%	\$40.00
Commercial T&E I Airline	2.70%	\$0.00
Commercial Large Ticket II Fleet	1.25%	\$40.00
Commercial T&E II Airline	2.55%	\$0.10
World Elite Merit I	2.50%	\$0.10
World Elite Key Entered	2.50%	\$0.10
World Elite Merit III	2.20%	\$0.10
World Elite Merit III Tier 1	2.05%	\$0.10
World Elite Merit III Tier 2	2.10%	\$0.10
World Elite Merit III Tier 3	2.15%	\$0.10
World Elite Convenience Purchases	2.00%	\$0.00
World Elite Supermarket Base	1.90%	\$0.10
World Elite Supermarket Tier 1	1.07%	\$0.05
World Elite Supermarket Tier 2	1.25%	\$0.05
World Elite Supermarket Tier 3	1.32%	\$0.05
World Elite Warehouse Base	0.90%	\$0.00
World Elite Warehouse Tier 1	0.60%	\$0.00
World Elite Service Industries	1.15%	\$0.05
World Elite Public Sector	1.55%	\$0.10
World Elite Restaurant	2.20%	\$0.10
World Elite T&E-Lodging	2.75%	\$0.10
World Elite Merchant UCAF	2.20%	\$0.10
World Elite Full UCAF	2.30%	\$0.10
World Elite Airlines	2.30%	\$0.10
World Elite - Vehicle Rental	2.75%	\$0.10
World Elite- Other	2.75%	\$0.10
World Elite Petroleum Base	2.00%	\$0.00
World Elite Petroleum Base CAP	0.00%	\$0.95
World Elite T&E Large Ticket	2.00%	\$0.00
World Commercial Face-to-Face Bus	2.37%	\$0.10
Business Enhanced Value Standard	3.07%	\$0.10
World Commercial Standard Bus	3.12%	\$0.10
World Commercial Data Rate III Bus	1.97%	\$0.10
World Commercial Data Rate II Bus	2.37%	\$0.10
World Commercial Data Rate I Bus	2.82%	\$0.10
World Commercial T&E Rate II Bus	2.52%	\$0.10
World Commercial T&E Rate I Bus	2.67%	\$0.00
World Commercial T&E Rate III Bus	2.47%	\$0.10
World Commercial Warehouse Base Bus	0.90%	\$0.00
World Commercial Large Ticket II Bus	1.42%	\$40.00
World Commercial Large Ticket III Bus	1.42%	\$40.00
World Elite Commercial Face-to-Face Bus	2.42%	\$0.10
Business Enhanced Value T & E Rate I	2.62%	\$0.00
World Elite Commercial Standard Bus	3.17%	\$0.10
World Elite Commercial Data Rate III Bus	2.02%	\$0.10
World Elite Commercial Data Rate II Bus	2.42%	\$0.10
World Elite Commercial Data Rate I Bus	2.87%	\$0.10
World Elite Commercial T&E Rate II Bus	2.57%	\$0.10
World Elite Commercial T&E Rate I Bus	2.72%	\$0.00
World Elite Commercial T&E Rate III Bus	2.52%	\$0.10
World Supermarket Tier 2	1.25%	\$0.05
World Supermarket Tier 3	1.32%	\$0.05
Business Enhanced Value Face-to-Face Petroleum	2.17%	\$0.10
Commercial Standard Purch	2.95%	\$0.10
World Bill Payments Merit I Real Estate	1.10%	\$0.00
Commercial Face to Face Purch	2.10%	\$0.10
Commercial Data Rate I Purch	2.65%	\$0.10
Commercial Data Rate II Purch	2.10%	\$0.10
Commercial Data Rate III Purch	1.90%	\$0.10
Business Enhanced Value Data Rate I	2.77%	\$0.10
Commercial T&E I Purch	2.70%	\$0.00
Commercial Large Ticket II Purch	1.35%	\$40.00

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INTERCHANGE RATE/FEE SCHEDULE

MasterCard Credit	Rate	Per Item
Commercial Warehouse Tier I	0.60%	\$0.00
Business Enhanced Value Large Ticket I MPG	1.20%	\$0.00
Commercial Warehouse Fleet	0.90%	\$0.00
Puerto Rico Intracountry Premium Standard	1.85%	\$0.00
Business Enhanced Value Large Tkt II MPG	0.90%	\$0.00
Private Label	1.68%	\$0.00
Commercial Face to Face Fleet at Non Fuel	2.50%	\$0.10
Commercial Data Rate II Fleet at Non Fuel	2.50%	\$0.10
Business Enhanced Value Large Tkt III MPG	0.70%	\$0.00
Commercial Face to Face Petroleum Bus	2.05%	\$0.10
Commercial Face to Face Petroleum Corp	2.05%	\$0.10
Commercial Face to Face Petroleum Purch	2.05%	\$0.10
World Elite Standard	3.25%	\$0.10
World Commercial Large Ticket III Corp	1.35%	\$40.00
World Elite Commercial Face-to-Face Corp	2.10%	\$0.10
Business Enhanced Value T & E Rate III	2.42%	\$0.10
World Elite Commercial Standard Corp	2.95%	\$0.10
World Elite Commercial Data Rate III Corp	1.90%	\$0.10
World Elite Commercial Data Rate II Corp	2.10%	\$0.10
World Elite Commercial Data Rate I Corp	2.65%	\$0.10
World Elite Commercial T&E Rate II Corp	2.35%	\$0.10
World Elite Commercial T&E Rate I Corp	2.50%	\$0.00
World Elite Commercial T&E Rate III Corp	2.30%	\$0.10
World Elite Commercial Whse Base Corp	0.90%	\$0.00
World Elite Commercial Lrg Ticket II Corp	1.35%	\$40.00
World Elite Commercial Lrg Ticket III Corp	1.35%	\$40.00
World Comm Large Ticket I/Data Rate III Bus	1.42%	\$40.00
World Elite Comm Large Ticket I/DR III Bus	1.47%	\$40.00
World Comm Large Ticket I/DRIII Corp	1.35%	\$40.00
World Elite Comm Large Ticket I/DRIII Corp	1.35%	\$40.00
World Commercial DR II Petroleum Bus	2.22%	\$0.10
World Elite Commercial DRII Petroleum Bus	2.27%	\$0.10
World Comm Data Rate II Petroleum Corp	2.05%	\$0.10
World Elite Commercial DRII Petroleum Corp	2.05%	\$0.10
World Commercial F2F Petroleum Bus	2.22%	\$0.10
World Elite Commercial F2F Petroleum Bus	2.27%	\$0.10
World Commercial F2F Petroleum Corp	2.05%	\$0.10
World Elite Commercial F2F Petroleum Corp	2.05%	\$0.10
World Business Utility	0.00%	\$1.50
World Elite Business Utility	0.00%	\$1.50
Business Enhanced Value Warehouse Base	0.90%	\$0.00
Business Enhanced Value Warehouse Tier I	0.60%	\$0.00
Commercial Large Ticket Rate I MPG Bus	1.20%	\$0.00
Commercial Large Ticket Rate II MPG Bus	0.90%	\$0.00
Commercial Large Ticket Rate III MPG Bus	0.70%	\$0.00
Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
Commercial Large Ticket Rate II MPG Corp	0.90%	\$0.00
Commercial Large Ticket Rate III MPG Corp	0.70%	\$0.00
Comm Large Tkt Rate I MPG Fleet at Fuel	1.20%	\$0.00
Comm. Large Tkt Rate II MPG Fleet at Fuel	0.90%	\$0.00
Comm. Large Tkt Rate III MPG Fleet at Fuel	0.70%	\$0.00
World Elite Bill Payments Merit I Real Estate	2.20%	\$0.10
Business Enhanced Value Utilities	0.00%	\$1.50
Enhanced Standard	2.95%	\$0.10
Enhanced Merit III	1.73%	\$0.10
Enhanced Merit I	2.04%	\$0.10
Enhanced Passenger Transport	1.90%	\$0.10
Enhanced Supermarket Base	1.48%	\$0.10

MasterCard Credit	Rate	Per Item
World Elite Commercial Lrg Ticket II Bus	1.47%	\$40.00
World Elite Commercial Lrg Ticket III Bus	1.47%	\$40.00
World Commercial Face-to-Face Corp	2.10%	\$0.10
Business Enhanced Value T & E Rate II	2.47%	\$0.10
World Commercial Standard Corp	2.95%	\$0.10
World Commercial Data Rate III Corp	1.90%	\$0.10
World Commercial Data Rate II Corp	2.10%	\$0.10
World Commercial Data Rate I Corp	2.65%	\$0.10
World Commercial T&E Rate II Corp	2.35%	\$0.10
World Commercial T&E Rate I Corp	2.50%	\$0.00
World Commercial T&E Rate III Corp	2.30%	\$0.10
World Commercial Warehouse Base Corp	0.90%	\$0.00
World Commercial Large Ticket II Corp	1.35%	\$40.00
Puerto Rico Intracountry Government	1.00%	\$0.00
Puerto Rico Intracountry Supermarket	1.20%	\$0.00
Puerto Rico Intracountry Emerging Markets	1.00%	\$0.00
Puerto Rico Intracountry Utilities	0.00%	\$0.95
Puerto Rico Intracountry Rapid Payments	1.16%	\$0.00
Puerto Rico Intracountry Charities	0.00%	\$0.00
LAC Premium Acquirer Chip	1.85%	\$0.00
LAC Premium Issuer Chip	1.85%	\$0.00
Enhanced Key Entered	2.04%	\$0.10
Enhanced Supermarket Tier 1	1.07%	\$0.05
Enhanced Supermarket Tier 2	1.15%	\$0.05
Enhanced Supermarket Tier 3	1.22%	\$0.05
Enhanced Utilities	0.00%	\$0.65
Enhanced Travel Industries - Lodging	1.80%	\$0.10
Enhanced Travel Industries - Vehicle Rental	1.80%	\$0.10
Enhanced Travel Industries - Cruise Lines	1.80%	\$0.10
Enhanced Merchant UCAF	1.73%	\$0.10
Enhanced Full UCAF	1.83%	\$0.10
Bill Payments Merit I Insurance	1.43%	\$0.05
World Bill Payments Merit I Insurance	1.43%	\$0.05
World Elite Bill Payments Merit I Insurance	2.20%	\$0.10
Enhanced Bill Payments Merit I Insurance	1.43%	\$0.05
Electronic Payment Account	0.00%	\$0.00
LAC Premium Electronic	1.85%	\$0.00
LAC Premium Full UCAF	1.85%	\$0.00
LAC Premium Merchant UCAF	1.85%	\$0.00
LAC Premium Standard	1.85%	\$0.00
World Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
World Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
World Comm. Large Ticket Rate III MPG Bus	0.70%	\$0.00
World Elite Comm. Large Ticket Rate I MPG Bus	1.20%	\$0.00
World Elite Comm. Large Ticket Rate II MPG Bus	0.90%	\$0.00
World Elite Comm. Large Tkt Rate III MPG Bus	0.70%	\$0.00
World Commercial Large Ticket Rate I MPG Corp	1.20%	\$0.00
World Commercial Large Tkt Rate II MPG Corp	0.90%	\$0.00
World Commercial Large Tkt Rate III MPG Corp	0.70%	\$0.00
World Elite Comm. Large Tkt Rate I MPG Corp	1.20%	\$0.00
World Elite Comm. Lg Ticket Rate II MPG Corp	0.90%	\$0.00
World Elite Comm. Lg Ticket Rate III MPG Corp	0.70%	\$0.00
High Value Standard	3.25%	\$0.10
High Value Merit I	2.50%	\$0.10
High Value Key-Entered	2.50%	\$0.10
High Value Merit III	2.20%	\$0.10
High Value Merit III Tier1	2.05%	\$0.10
High Value Merit III Tier 2	2.10%	\$0.10

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INTERCHANGE RATE/FEE SCHEDULE

MasterCard Credit	Rate	Per Item
Enhanced Warehouse Base	0.90%	\$0.00
Enhanced Public Sector	1.55%	\$0.10
Enhanced Petroleum Base	1.90%	\$0.00
Enhanced Petroleum Base CAP	0.00%	\$0.95
Enhanced Bill Payments Merit I Real Estate	1.10%	\$0.00
Enhanced Convenience Purchase	1.90%	\$0.00
Enhanced Merit III Tier 1	1.43%	\$0.10
Enhanced Merit III Tier 2	1.48%	\$0.10
Enhanced Merit III Tier 3	1.55%	\$0.10
Electronic Payment Account Data Rate II	2.40%	\$0.10

MasterCard Credit	Rate	Per Item
High Value Merit III Tier 3	2.15%	\$0.10
High Value Convenience Purchases	2.00%	\$0.00
High Value Supermarket Base	1.90%	\$0.10
High Value Supermarket Tier 1	1.07%	\$0.05
High Value Supermarket Tier 2	1.25%	\$0.05
High Value Supermarket Tier 3	1.32%	\$0.05
High Value Warehouse Base	0.90%	\$0.00
High Value Warehouse Tier 1	0.60%	\$0.00
High Value Service Industries	1.15%	\$0.05
Electronic Payment Account Data Rate I	2.65%	\$0.10

MasterCard Debit	Rate	Per Item
Standard - DEBIT	1.90%	\$0.25
Merit III - DEBIT	1.05%	\$0.15
Merit I - DEBIT	1.64%	\$0.16
Merit III Pass Transport - DEBIT	1.05%	\$0.15
Passenger Transport - DEBIT	1.60%	\$0.15
Merit I Pass Transport - DEBIT	1.64%	\$0.16
Standard Passenger Transport -DEBIT	1.90%	\$0.25
Merit I ECCB Airlines - DEBIT	1.64%	\$0.16
Supermarket - DEBIT	1.05%	\$0.15
Quick Payment Service - DEBIT	1.64%	\$0.16
Merit I (MOTO) - DEBIT	1.64%	\$0.16
Warehouse Base Non-fuel - DEBIT	1.05%	\$0.15
Bill Payments - (Merit I) Real Estate - DEBIT	1.10%	\$0.00
Small Ticket Tier 1 - DEBIT	1.30%	\$0.02
Merit III Tier 1 - DEBIT	0.70%	\$0.15
Merit III Tier 2 - DEBIT	0.83%	\$0.15
Merit III Tier 3 - DEBIT	0.95%	\$0.15
QPS- Merit III Debit	1.05%	\$0.15
Supermarket Tier Cap - DEBIT	Expired	Expired
Supermarket Cap - DEBIT	0.00%	\$0.35
Warehouse Tier 1 - DEBIT	0.70%	\$0.15
Warehouse Tier 2 - DEBIT	0.83%	\$0.15
Warehouse Tier 3 - DEBIT	0.95%	\$0.15
Supermarket Tier 1 - DEBIT	0.70%	\$0.15
Supermarket Tier 2 - DEBIT	0.83%	\$0.15
Supermarket Tier 3 - DEBIT	0.95%	\$0.15
Utility Debit	0.00%	\$0.45
TIPS Lodging - DEBIT	1.15%	\$0.15
Reg Incentive POS (DB)	0.05%	\$0.21
Reg Incent Frd adj POS (DB)	0.05%	\$0.22
Regulated POS UST (DB)	0.05%	\$0.21
Reg wFraud adj UST POS (DB)	0.05%	\$0.22
Regulated UST GAF POS (DB)	0.60%	\$0.21
Reg Fraud adj UST GAF (DB)	0.60%	\$0.22
Regulated UST INTR POS (DB)	0.05%	\$0.21
Reg Fraud adj UST INTR (DB)	0.05%	\$0.22
Regulated UST Comm INTR(DB)	0.05%	\$0.21
Reg w frd UST Cmm INTR (DB)	0.05%	\$0.22
REG POS Incent SML TKT (DB)	0.05%	\$0.22
REG POS Small TKT UT (DB)	0.05%	\$0.22
REG POS SMLTKT UST GAF (DB)	0.60%	\$0.22
REG POS SMLTKT UST INT (DB)	0.05%	\$0.22
REG Incent SML TKT T1 (DB)	0.05%	\$0.22
REG Small Ticket UT T1 (DB)	0.05%	\$0.22
REG SML TKT UST GAF T1 (DB)	0.60%	\$0.22
REG Small TKT UST INT T1 (DB)	0.05%	\$0.22

MasterCard Debit	Rate	Per Item
TIPS Cruise Lines - DEBIT	1.15%	\$0.15
Merchant UCAF - DEBIT	1.05%	\$0.15
Full UCAF - DEBIT	1.15%	\$0.15
Petroleum CAT/AFD - DEBIT CAP	0.00%	\$0.95
Service Station - DEBIT CAP	0.00%	\$0.95
Emerging Markets - DEBIT	0.80%	\$0.25
Services Indust (SIIP) - DEBIT	1.15%	\$0.05
Small Ticket - DEBIT	1.55%	\$0.04
Restaurant - DEBIT	1.19%	\$0.10
Service Station - DEBIT	0.70%	\$0.17
Petroleum CAT/AFD - DEBIT	0.70%	\$0.17
Key Entered - DEBIT	1.64%	\$0.16
Merit I E Commerce - DEBIT	1.64%	\$0.16
Warehouse Cap - DEBIT	0.00%	\$0.35
Warehouse Tier Cap - DEBIT	0.00%	\$0.35
Consumer Debit Refund 1	1.72%	\$0.00
Consumer Debit Refund 2	1.68%	\$0.00
Consumer Debit Refund 3	1.40%	\$0.00
Puerto Rico Intra Consumer Standard Debit	1.25%	\$0.00
Puerto Rico Intracountry Petroleum Debit	1.00%	\$0.00
Puerto Rico Intracountry Warehouse Debit	0.60%	\$0.00
Puerto Rico Intracountry Government Debit	1.00%	\$0.00
Puerto Rico Intracountry Supermarket Debit	1.00%	\$0.00
Puerto Rico Intracountry Emerging Markets Debit	1.25%	\$0.00
Puerto Rico Intracountry Utilities Debit	0.00%	\$0.95
Puerto Rico Intracountry Rapid Payments Debit	1.20%	\$0.00
Puerto Rico Intracountry Charities Debit	0.00%	\$0.00
TIPS Vehicle Rental - DEBIT	1.15%	\$0.15
Regulated Comm (DB)	0.05%	\$0.21
Regulated Frd adj Comm (DB)	0.05%	\$0.22
Regulated Comm UST INT (DB)	0.05%	\$0.21
Reg Frd adj Cmm UT INT (DB)	0.05%	\$0.22
Reg Comm UST INT GAF (DB)	0.60%	\$0.21
Rg F adj Cm USTINT GAF (DB)	0.60%	\$0.22
Reg Consmr US MQ (DB)	0.05%	\$0.21
Reg Consm wFraud Adj MQ (DB)	0.05%	\$0.22
Reg Non Incentive POS (DB)	0.05%	\$0.21
Reg Non Incent Frd adj (DB)	0.05%	\$0.22
REG POS Small TKT COMM (DB)	0.05%	\$0.22
REG POS SMLTKT UST COM (DB)	0.05%	\$0.22
REG SMLTKT UST COM GAF (DB)	0.60%	\$0.22
REG SMLTKT UST INT COM (DB)	0.05%	\$0.22
REG Small TKT COMM T1 (DB)	0.05%	\$0.22
REG Small TKT UST COM T1 (DB)	0.05%	\$0.22
REG SMLTKT UT CM T1 GAF (DB)	0.60%	\$0.22
REG SMLTKT UT INT CM T1 (DB)	0.05%	\$0.22

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INTERCHANGE RATE/FEE SCHEDULE

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ACTUAL INTERCHANGE

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Discover® Network Credit	Rate	Per Item
PSL -Recurring Payments Rewards	1.20%	\$0.05
PSL -Supermarkets/Warehouse Clubs Rewards	1.65%	\$0.05
PSL -Emerging Markets Rewards	1.45%	\$0.05
PSL -Public Services Rewards	1.50%	\$0.10
PSL -Express Services Rewards	1.95%	\$0.00
PSL -Petroleum Rewards	1.73%	\$0.05
PSL -Retail Rewards	1.71%	\$0.10
PSL -Restaurants Rewards	1.90%	\$0.10
PSL -Hotels/Car Rentals Rewards	1.90%	\$0.10
PSL -Passenger Transport Rewards	1.90%	\$0.10
PSL -Card Not Present/E-commerce Rewards	1.97%	\$0.10
PSL -Key Entry Rewards	1.97%	\$0.10
Mid Submission Level Rewards	2.40%	\$0.10
Base Submission Level Rewards	2.95%	\$0.10
Consumer Adjustment Voucher Program 1 Rewards	2.07%	\$0.00
Consumer Adjustment Voucher Program 2 Rewards	2.02%	\$0.00
Consumer Adjustment Voucher Program 3 Rewards	1.75%	\$0.00
Cash Reimbursement	0.16%	\$1.65
PSL -Utilities Rewards	0.00%	\$0.75
PSL -Real Estate Rewards	1.10%	\$0.00
PSL -Insurance Rewards	1.43%	\$0.05
PSL -Recurring Payments Premium	1.20%	\$0.05
PSL -Supermarkets/Warehouse Clubs Premium	1.65%	\$0.05
PSL -Emerging Markets Premium	1.45%	\$0.05
PSL -Public Services Premium	1.50%	\$0.10
PSL -Express Services Premium	1.95%	\$0.00
PSL -Petroleum Premium	1.73%	\$0.05
PSL -Retail Premium	1.71%	\$0.10
PSL -Restaurants Premium	2.20%	\$0.10
PSL -Hotels/Car Rentals Premium	2.30%	\$0.10
PSL -Passenger Transport Premium	2.30%	\$0.10
PSL -Card Not Present/E-commerce Premium	2.00%	\$0.10
PSL -Key Entry Premium	2.00%	\$0.10
Mid Submission Level Premium	2.40%	\$0.10
Base Submission Level Premium	2.95%	\$0.10
Consumer Adjustment Voucher Program 1 Premium	2.07%	\$0.00
Consumer Adjustment Voucher Program 2 Premium	2.02%	\$0.00
Consumer Adjustment Voucher Program 3 Premium	1.75%	\$0.00
PSL -Utilities Premium	0.00%	\$0.75
PSL -Real Estate Premium	1.10%	\$0.00
PSL -Insurance Premium	1.43%	\$0.05
Commercial Electronic -Passenger Transport	2.30%	\$0.10
Commercial Elec -Emerging Mkt/Public Services	2.30%	\$0.10
Commercial Electronic -All Others	2.30%	\$0.10
Commercial Base	2.95%	\$0.10
Commercial Adjustment Voucher Program 1	2.25%	\$0.00
Commercial Utilities	0.00%	\$1.50
International Base (non JCB and non CUP)	2.10%	\$0.10
International Electronic (non JCB and non CUP)	1.76%	\$0.00
International Cash Reimbursement	0.16%	\$3.00
International Adjustment Voucher Program	0.00%	\$0.00
PSL -Recurring Payments Core	1.20%	\$0.05
PSL -Supermarkets/Warehouse Clubs Core	1.40%	\$0.05
PSL -Emerging Markets Core	1.45%	\$0.05
PSL -Public Services Core	1.50%	\$0.10
PSL -Express Services Core	1.95%	\$0.00
PSL -Petroleum Core	1.55%	\$0.05
PSL -Retail Core	1.56%	\$0.10
PSL -Restaurants Core	1.56%	\$0.10
PSL -Key Entry Core	1.87%	\$0.10
Mid Submission Level Core	2.40%	\$0.10
Commercial Large Ticket	0.90%	\$20.00

Discover® Network Credit	Rate	Per Item
Base Submission Level Core	2.95%	\$0.10
Consumer Adj. Voucher Program 1 Core	2.07%	\$0.00
Consumer Adj. Voucher Program 2 Core	2.02%	\$0.00
Consumer Adj. Voucher Program 3 Core	1.75%	\$0.00
PSL -Utilities Core	0.00%	\$0.75
PSL -Real Estate Core	1.10%	\$0.00
PSL -Insurance Core	1.43%	\$0.05
PSL -Recurring Payments (Premium Plus)	1.80%	\$0.05
PSL -Utilities (Premium Plus)	0.00%	\$0.75
PSL -Real Estate (Premium Plus)	2.30%	\$0.10
PSL -Insurance (Premium Plus)	2.30%	\$0.05
PSL -Supermarkets/Warehouse Clubs (Premium Plus)	1.90%	\$0.10
PSL -Emerging Markets (Premium Plus)	2.30%	\$0.10
PSL -Public Services (Premium Plus)	1.50%	\$0.10
PSL -Express Services (Premium Plus)	2.05%	\$0.05
PSL -Petroleum (Premium Plus)	1.73%	\$0.05
PSL -Retail (Premium Plus)	2.10%	\$0.10
PSL -Restaurants (Premium Plus)	2.30%	\$0.10
PSL -Hotels/Car Rentals (Premium Plus)	2.30%	\$0.10
PSL -Passenger Transport (Premium Plus)	2.30%	\$0.10
PSL -Card Not Present/E-commerce (Premium Plus)	2.30%	\$0.10
PSL -Key Entry (Premium Plus)	2.10%	\$0.10
Mid Submission Level (Premium Plus)	2.40%	\$0.10
Base Submission Level (Premium Plus)	2.95%	\$0.10
Consumer Adj Voucher Program 1 (Premium Plus)	2.07%	\$0.00
Consumer Adj Voucher Program 2 (Premium Plus)	2.02%	\$0.00
Consumer Adj Voucher Program 3 (Premium Plus)	1.75%	\$0.00
PSL -Hotels/Car Rentals Core	1.58%	\$0.10
PSL -Passenger Transport Core	1.75%	\$0.10
PSL -Card Not Present/E-Commerce Core	1.87%	\$0.10

Discover® Network Debit	Rate	Per Item
PSL -Recurring Payments Debit	1.20%	\$0.05
PSL -Supermarkets/Warehouse Clubs Debit **	1.02%	\$0.16
PSL -Emerging Markets Debit	0.90%	\$0.20
PSL -Public Services Debit	0.90%	\$0.20
PSL -Express Services Debit	1.80%	\$0.00
PSL -Petroleum Debit	0.76%	\$0.16
PSL -Retail Debit	1.02%	\$0.16
PSL -Restaurants Debit	1.19%	\$0.10
PSL -Hotels/Car Rentals Debit	1.35%	\$0.16
PSL -Passenger Transport Debit	1.59%	\$0.16
PSL -Card Not Present/E-commerce Debit	1.62%	\$0.16
PSL -Key Entry Debit	1.62%	\$0.16
Mid Submission Level Debit	1.72%	\$0.20
Base Submission Level Debit	1.89%	\$0.25
Consumer Adjustment Voucher Program 1 Debit	1.80%	\$0.00
Consumer Adjustment Voucher Program 2 Debit	1.69%	\$0.00
Consumer Adjustment Voucher Program 3 Debit	1.35%	\$0.00
PSL -Utilities Debit	0.00%	\$0.75
PSL -Real Estate Debit	1.10%	\$0.00
PSL -Insurance Debit	0.80%	\$0.25
PSL -Reg Incent	0.05%	\$0.22
DSCVR - Reg Non-Incent	0.05%	\$0.22
PSL - Reg Cred Vouch Incent	0.05%	\$0.22
PSL - MQ Reg Incent	0.05%	\$0.22
PSL - Reg Incent w/o Fraud	0.05%	\$0.21
DSCVR - Reg Non-Incent w/o Fraud	0.05%	\$0.21
PSL - Reg Cred Vouch Incent w/o Fraud	0.05%	\$0.21
PSL - MQ Reg Incent w/o Fraud	0.05%	\$0.21
Commercial Reg	0.05%	\$0.22
Commercial Reg w/o Fraud	0.05%	\$0.22

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

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INTERCHANGE RATE/FEE SCHEDULE

Pin Debit Card Transactions

The PIN Debit fees set forth in your fee schedule reflect only the amount we charge you for processing your PIN Debit transactions to a PIN Debit Network. The PIN Debit Networks also charge interchange and switch fees (in addition to the fees reflected on your fee schedule). You are responsible for paying these interchange and switch fees. A schedule of the fees charged by the various PIN Debit Networks is included below. PIN Debit Networks change their rates regularly. You may call the Customer Service number shown on your monthly statement for recent updates. Interchange and switch fees vary by PIN Debit Network. The PIN Debit Network used to process your transaction will depend upon, among other things, the availability of the network at the time of the transaction, whether a particular PIN Debit Card is enabled for a particular network and the routing requirements established by the networks and the card issuers. We may, at our sole discretion, utilize any PIN Debit Network available to us for a given transaction.

PIN DEBIT INTERCHANGE AND SWITCH FEES

The fees in this table (or as more recently published by the Debit Networks) will be passed on to you and charged in addition to the processing fees paid to us and identified on your Fee Schedule. The amount charged for Interchange, which is paid to the banks that issued the Debit Cards, will be the lesser of (a) the face amount of the transaction multiplied by the percentage rate reflected in the Interchange Fee column plus any fix transaction amount, and (b) the Cap, if a Cap is set. Switch fees, which are paid to the PIN Debit Network, will be charged in addition to the Interchange Fee and the debit processing fee.

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE	SWITCH FEE
ACCEL	QSR (MCC 5814)	0.95% OF GROSS TRANS AMT + \$0.15	(NONE)	(NONE)	\$0.04
	SUPERMARKET (MCC 5411, 5300)	\$0.28	(NONE)	(NONE)	\$0.04
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMT + \$0.16	(NONE)	(NONE)	\$0.04
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMT + \$0.18	(NONE)	(NONE)	\$0.04
	REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	\$0.04
ACCEL ADVANTAGE	QSR (MCC 5814)	1.20% OF GROSS TRANS AMT + \$0.185	(NONE)	(NONE)	\$0.04
	SUPERMARKET (MCC 5411, 5300)	\$0.355	(NONE)	(NONE)	\$0.04
	PETROLEUM (MCC 5541, 5542)	0.85% OF GROSS TRANS AMT + \$0.175	(NONE)	(NONE)	\$0.04
	RETAIL (ALL OTHER MCCS)	0.90% OF GROSS TRANS AMT + \$0.225	(NONE)	(NONE)	\$0.04
	REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	\$0.04
AFFN	QSR (MCC 5814)	1.25% OF GROSS TRANS AMT + \$0.125 (EXCLUDING CASH BACK)	\$0.45	(NONE)	\$0.035
	SUPERMARKET (MCC 5411, 5300)	\$0.20	(NONE)	(NONE)	\$0.035
	NATIONAL/MAJOR MERCHANTS (MCC 5541, 5912, 9399, 5310, 5499, 5542, 7511, 9402)	0.60% OF GROSS TRANS AMT + \$0.10	\$0.50	(NONE)	\$0.035
	RETAIL (ALL OTHER MCCS)	0.75% OF GROSS TRANS AMT + \$0.15 (EXCLUDING CASH BACK)	\$0.80	(NONE)	\$0.035
	REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	\$0.035
ALASKA OPTION	ALL TRANSACTIONS (NO REGULATED CARD ISSUERS)	\$0.19	(NONE)	(NONE)	\$0.07
CREDIT UNION 24 (CU24)	QSR (5814, 5812)	1.25% OF GROSS TRANS AMT + \$0.03	\$0.70	(NONE)	\$0.03
	SUPERMARKET (5411, 5300)	\$0.275	(NONE)	(NONE)	\$0.03
	PETROLEUM (5541, 5542)	0.75% OF GROSS TRANS AMT + \$0.18	\$9.99	(NONE)	\$0.03
	RETAIL (ALL OTHER MCCS)	0.85% OF GROSS TRANS AMT + \$0.16	\$0.80	(NONE)	\$0.03
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21	(NONE)	(NONE)	\$0.03
INTERLINK	SUPERMARKET (MCC 5411)	\$0.30 (INCLUDING CASH BACK)	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMT + \$0.15	\$0.95	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMT + \$0.15	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	TRAVEL SERVICE (MCC 3000 TO 3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011 & 7512)	1.19% + \$0.10 (INCLUDING CASH BACK)	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	BUSINESS DEBIT	1.70% + \$0.10	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)

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

INTERCHANGE RATE/FEE SCHEDULE

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE	SWITCH FEE
INTERLINK PREPAID	SUPERMARKET (MCC 5411)	1.15% OF GROSS TRANS AMT + \$0.15	\$0.35	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	PETROLEUM (MCC 5541, 5542)	1.15% OF GROSS TRANS AMT + \$0.15	\$0.95	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	RETAIL (ALL OTHER MCCS)	1.15% OF GROSS TRANS AMT + \$0.15	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
	TRAVEL SERVICE (MCC 3000 TO 3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011 & 7512)	1.15% OF GROSS TRANS AMT + \$0.15 (INCLUDING CASH BACK)	(NONE)	(NONE)	0.08% + \$0.0225 (MAX. \$0.035)
JEANIE	QSR (MCC 5814)	1.25% OF GROSS TRANS AMT + \$0.15 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.040
	SUPERMARKET (MCC 5411, 5300)	\$0.218	(NONE)	(NONE)	\$0.055
	RETAIL (ALL OTHER MCCS)	0.75% OF GROSS TRANS AMT + \$0.10 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01* (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055
JEANIE PREFERRED	QSR (MCC 5814)	1.25% OF GROSS TRANS AMT + \$0.17 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.040
	SUPERMARKET (MCC 5411, 5300)	\$0.36	(NONE)	(NONE)	\$0.055
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMT + \$0.20 (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01* (INCLUDING CASH BACK)	(NONE)	(NONE)	\$0.055
MAESTRO	QSR (MCC 5499, 5541, 5542, 5814, 7832)	0.75% OF GROSS TRANS AMT + \$0.17	\$0.95	(NONE)	\$0.025
	SUPERMARKET/WAREHOUSE (MCC 5411, 5300)	1.05% OF GROSS TRANS AMT + \$0.15	\$0.35	(NONE)	\$0.025
	RETAIL (ALL OTHER MCCS)	0.90% OF GROSS TRANS AMT + \$0.15	(NONE)	(NONE)	\$0.025
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	\$0.025
NETS	QSR (MCC 5814)	1.00% OF GROSS TRANS AMT + \$0.05	\$0.20	(NONE)	\$0.04
	SUPERMARKET (MCC 5411, 5300)	\$0.25	(NONE)	(NONE)	\$0.04
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMT + \$0.11	\$0.95	(NONE)	\$0.04
	RETAIL (ALL OTHER MCCS)	0.85% OF GROSS TRANS AMT + \$0.13	(NONE)	(NONE)	\$0.04
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	\$0.02
NYCE	QSR (MCC 5814)	1.00% OF GROSS TRANS AMT + \$0.025	(NONE)	\$0.005	\$0.0425
	SUPERMARKET (MCC 5411)	0.90% OF GROSS TRANS AMT + \$0.14	MIN. \$0.21/MAX \$0.29	\$0.005	\$0.0425
	PETROLEUM (MCC 5541, 5542)	0.85% OF GROSS TRANS AMT + \$0.10	MIN. \$0.22/MAX \$0.85	\$0.005	\$0.0425
	SMALL TICKET (MCC 5310)	1.00% OF GROSS TRANS AMT + \$0.025	(NONE)	\$0.005	\$0.0425
	RETAIL	0.90% OF GROSS TRANS AMT + \$0.15	MIN. \$0.21/NO MAX	\$0.005	\$0.0425
	REGULATED TRANSACTIONS < \$10.00	1.00% + \$0.025	(NONE)	\$0.005	\$0.0425
	REGULATED TRANSACTIONS > OR = \$10.00	0.05% + \$0.21 + \$0.01*	(NONE)	\$0.005	\$0.0425
NYCE PREMIER ISSUER	QSR (MCC 5814)	1.30% OF GROSS TRANS AMT + \$0.04	(NONE)	\$0.005	\$0.0425
	SUPERMARKET (MCC 5411)	0.90% OF GROSS TRANS AMT + \$0.20	MIN. \$0.27/MAX \$0.35	\$0.005	\$0.0425
	PETROLEUM (MCC 5541, 5542)	0.85% OF GROSS TRANS AMT + \$0.15	MIN. \$0.27/MAX \$0.90	\$0.005	\$0.0425
	RETAIL (ALL OTHER MCCS)	0.90% OF GROSS TRANS AMT + \$0.20	MIN. \$0.27/NO MAX	\$0.005	\$0.0425

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

INTERCHANGE RATE/FEE SCHEDULE

PIN DEBIT INTERCHANGE NETWORK	INTERCHANGE LEVEL/INDUSTRY	INTERCHANGE FEES	CAP ON INTERCHANGE	NETWORK SECURITY FEE	SWITCH FEE
NYCE PREMIER ISSUER	SMALL TICKET (MCC 5310)	1.30% OF GROSS TRANS AMT + \$0.04	(NONE)	\$0.005	\$0.0425
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	\$0.005	\$0.0425
PULSE PAY	SUPERMARKET (MCC 5411)	\$0.26	(NONE)	\$0.005	\$0.085
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMT + \$0.11	\$0.95	0.01%	\$0.085
	RETAIL	0.85% OF GROSS TRANS AMT + \$0.13	(NONE)	0.01%	\$0.085
	SMALL TICKET	1.55% OF GROSS TRANS AMT	(NONE)	0.01%	\$0.085
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	0.01%	\$0.085
PULSE PAY CHOICE	SUPERMARKET (MCC 5411)	\$0.35	(NONE)	\$0.005	\$0.085
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMT + \$0.16	\$1.00	0.01%	\$0.085
	RETAIL	0.85% OF GROSS TRANS AMT + \$0.18	(NONE)	0.01%	\$0.085
	SMALL TICKET	1.55% OF GROSS TRANS AMT + \$0.02	(NONE)	0.01%	\$0.085
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	0.01%	\$0.085
SHAZAM	QSR (MCC 5814)	1.25% OF GROSS TRANS AMT + \$0.05	(NONE)	(NONE)	\$0.065
	SUPERMARKET (MCC 5411, 5300)	0.90% OF GROSS TRANS AMT + \$0.16	\$0.35	(NONE)	\$0.065
	PETROLEUM (MCC 5541, 5542)	0.80% OF GROSS TRANS AMT + \$0.13	(NONE)	(NONE)	\$0.065
	RETAIL (ALL OTHER MCCS)	0.85% OF GROSS TRANS AMT + \$0.16	(NONE)	(NONE)	\$0.065
	SMALL TICKET (MCCS 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499, 5814)	1.25% OF GROSS TRANS AMT + \$0.05	(NONE)	(NONE)	\$0.065
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	(NONE)	\$0.065
STAR	QSR (MCC 5814)	1.25% OF GROSS TRANS AMT + \$0.15 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	SUPERMARKET (MCC 5411)	\$0.275 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	PETROLEUM (MCC 5541, 5542)	0.80% OF TRAN AMT + \$0.13 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMT + \$0.185 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499, 5814)	TRANS AMT < OR = \$10 1.25% + \$0.15 TRANS AMT > \$10.01 0.80% OF GROSS TRANS AMT + \$0.185	(NONE)	\$0.01	\$0.0325
	MEDICAL RETAILERS	TRANS AMT < OR = \$15 1.20% + \$0.20 TRANS AMOUNT > \$15.01 0.80% OF GROSS TRANS AMT + \$0.185	(NONE)	\$0.01	\$0.0325
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	\$0.01	\$0.0325
	STAR PREFERRED	QSR (MCC 5814)	1.25% OF GROSS TRANS AMT + \$0.225 (INCLUDING CASH BACK)	(NONE)	\$0.01
STAR PREFERRED	SUPERMARKET (MCC 5411)	\$0.35 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	PETROLEUM (MCC 5541, 5442)	0.80% OF TRANS AMT + \$0.205 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	RETAIL (ALL OTHER MCCS)	0.80% OF GROSS TRANS AMT + \$0.26 (INCLUDING CASH BACK)	(NONE)	\$0.01	\$0.0325
	SMALL TICKET (MCC 4111, 7523, 5994, 7211, 7338, 7542, 7832, 7841, 5499)	TRANS AMOUNT < OR = \$10 1.25% OF TRANS AMT + \$0.225 (INCLUDING CASH BACK) TRANS AMOUNT > \$10.01 0.80% OF GROSS TRANS AMT + \$0.26	(NONE)	\$0.01	\$0.0325
	ALL REGULATED TRANSACTIONS	0.05% + \$0.21 + \$0.01*	(NONE)	\$0.01	\$0.0325

*Note: For Regulated transactions, the \$0.01 Fraud Adjustment amount is only billed when the Issuer registers with the Network to collect this adjustment.

** Note: For Pulse Pay regulated transactions, the fee will be assessed at whichever rate is less.

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