VISA INTERCHANGE 2021					
Product 2 Card Present Traditional	1.51%	\$0.10	VS Services Credit Traditional	1.55%	\$0.10
Product 2 Card Present Rewards	1.65%	\$0.10	VS Services Credit Reward	1.70%	\$0.10
Product 2 Card Present Signature, Infinite	1.65%	\$0.10	VS Services Credit Signature/Infinite	1.85%	\$0.10
Product 2 Card Present Signature & Infinite Spend Qual	2.10%	\$0.10	VS Services Credit Signature Infinite Spend Qual Card	2.30%	\$0.10
Product 1 Card Not Present Traditional	1.80%	\$0.10	VS Healthcare Credit Traditional	1.43%	\$0.05
Product 1 Card Not Present Rewards	1.95%	\$0.10	VS Healthcare Credit Rewards	1.43%	\$0.05
Product 1 Card Not Present Signature, Infinite	1.95%	\$0.10	VS Healthcare Credit Signature /Infinite	1.43%	\$0.05
Product 1 Card Not Present Sig & Infinite Spend Qual	2.40%	\$0.10	VS Healthcare Credit Sig/Infinite Spend Qual Card	2.30%	\$0.10
CPS Retail Debit	0.80%	\$0.15	VS Travel Credit Traditional	1.75%	\$0.10
CPS Retail U.S. Regulated	0.05%	\$0.22	VS Travel Credit Rewards	1.95%	\$0.10
CPS Retail Prepaid	1.15%	\$0.15	VS Travel Signature & Infinite	2.25%	\$0.10
CPS Retail Prepaid Regulated Debit	0.05%	\$0.22	VS Travel Signature & Infinite Spend Qualified Card	2.40%	\$0.10
VS Small Ticket Credit Traditional/Traditional Rewards	1.90%	\$0.00	Travel Service Debit	1.19%	\$0.10
VS Small Ticket Credit Traditional/Traditional Rewards Min		\$0.04	Travel Service Prepaid	1.15%	\$0.15
VS Small Ticket Credit Signature/Infinite	2.20%	\$0.04	Travel Service Prepaid Regulated	0.05%	\$0.22
VS Small Ticket Credit Signature/Infinite Min		\$0.04	VS Education Credit Traditional	1.43%	\$0.05
VS Small Ticket Credit Signature/Infinite Spend Qualified	2.20%	\$0.04	VS Education Credit Rewards	1.43%	\$0.05
VS Small Ticket Credit Signature/Infinite Spend Qualified Min	2.2070	\$0.04	VS Education Credit Signature/Infinite	1.43%	\$0.05
VS Small Ticket Credit Svc Station/ Govt MCC	1.65%	\$0.04	VS Education Credit Sig/Infinite Spend Qualified Card	2.15%	\$0.10
CPS Small Ticket Debit	1.55%	\$0.04	VS Real Estate Credit Traditional	1.43%	\$0.05
CPS Small Ticket Regulated	0.05%	\$0.22	VS Real Estate Credit Rewards	1.43%	\$0.05
CPS Small Ticket Prepaid	1.60%	\$0.05	VS Real Estate Credit Signature/Infinite	1.43%	\$0.05
CPS Small Ticket Prepaid Regulated	0.05%	\$0.22	VS Real Estate Credit Sig/Infinite Spend Qualified Card	2.15%	\$0.10
CPS Small Ticket Signature Infinite	1.65%	\$0.04	VS Advertising Credit Traditional	1.55%	\$0.10
CPS Small Ticket Signature Preferred	2.10%	\$.04	VS Advertising Credit Rewards	1.70%	\$0.10
CPS Retail Key Entry Debit	1.65%	\$0.15	VS Advertising Credit Signature/Infinite	1.75%	\$0.10
CPS Retail Key Entry Regulated Debit	0.05%	\$0.15	VS Advertising Credit Signature/Infinite Spend Qual Card	2.30%	\$0.10
CPS Retail Key Entry Prepaid	1.75%	\$0.22	VS Insurance Credit Traditional	1.43%	\$0.10
CPS Retail Key Entry Prepaid Regulated	0.05%	\$0.20	VS Insurance Credit Rewards	1.43%	\$0.05
CPS Retail 2 Debit	0.65%	\$0.22	VS Insurance Credit Newards VS Insurance Credit Signature/Infinite	1.43%	\$0.05
CPS Retail 2 Debit Cap	0.00%	\$2.00	VS Insurance Credit Signature/Infinite VS Insurance Credit Signature/Infinite Spend Qual Card	2.25%	\$0.03
CPS Retail 2 Regulated Debit	0.00%	\$0.22	VS Recur Pymt Credit Telecommunication/cable	1.43%	\$0.10
CPS Retail 2 Prepaid	0.05%	\$0.22	VS Recur Pymt Telecommunication/cable Spend Qual	2.20%	\$0.05
CPS Retail 2 Prepaid Cap		-	VS Taxi 2 Visa Traditional/Rewards Card Present	2.10%	\$0.00
CPS Retail 2 Prepaid Regulated Debit	0.00%	\$2.00	VS Taxi 2 Visa Traditional/Rewards Card Present Min	2.1070	·
	0.05%	\$0.22		0.000/	\$0.04
EIRF Debit	1.75%	\$0.20	VS Taxi 2 Signature, Sig Pref, Infinite Card Present	2.60%	\$0.00
EIRF Regulated	0.05%	\$0.22	VS Taxi 2 Signature, Sig Pref, Infinite Card Present Min	0.000/	\$0.04
EIRF Prepaid	1.80%	\$0.20	VS Taxi 1 Visa Traditional/Rewards Card Not Present	2.20%	\$0.00
EIRF Prepaid Regulated	0.05%	\$0.22	VS Taxi 1 Visa Traditional/Rewards Card Not Present Min	0.700/	\$0.08
CPS Card Not Present Debit	1.65%	\$0.15	VS Taxi 1 Sig, Sig Pref, Infinite Card Not Present	2.70%	\$0.00
CPS Card Not Present Regulated	0.05%	\$0.22	VS Taxi 1 Sig, Sig Pref, Infinite Card Not Present Min	0.050/	\$0.08
CPS Card Not Present Prepaid	1.75%	\$0.20	CPS Debt Repayment Program	0.65%	\$0.15
CPS Card Not Present Prepaid Regulated	0.05%	\$0.22	CPS Debt Repayment CAP	0.00%	\$2.00
CPS E-Commerce Basic Debit	1.65%	\$0.15	CPS Debt Repayment Regulated Debit	0.05%	\$0.22
CPS E-Commerce Regulated Debit	0.05%	\$0.22	CPS Debt Repayment Prepaid	0.65%	\$0.15
CPS E-Commerce Basic Prepaid	1.75%	\$0.20	CPS Debt Repayment Prepaid CAP	0.00%	\$2.00
CPS E-Commerce Basic Prepaid Reg Debit	0.05%	\$0.22	CPS Debt Repayment Prepaid Regulated Debit	0.05%	\$0.22
CPS E-Commerce Basic Signature Preferred	2.40%	\$0.10	CPS Government Credit	1.55%	\$0.10
CPS E-Commerce Preferred Debit	1.60%	\$0.15	CPS Government Debit	0.65%	\$0.15
CPS E-Commerce Preferred Regulated Debit	0.05%	\$0.22	CPS Government Debit Cap	0.00%	\$2.00
CPS E-Commerce Preferred Prepaid	1.75%	\$0.20	CPS Government Regulated Debit	0.05%	\$0.22
CPS E-Commerce Preferred Prepaid Reg	0.05%	\$0.22	CPS Government Prepaid	0.65%	\$0.15
CPS E-Commerce Preferred Sig Preferred	2.40%	\$0.10	CPS Government Prepaid Cap	0.00%	\$2.00
Non-Qualified Sales Credit	2.70%	\$0.10	CPS Government Prepaid Regulated	0.05%	\$0.22
Non-Qualified Sales Debit	1.90%	\$0.25	Fuel Consumer Credit	1.15%	\$0.25
Non-Qualified Regulated	0.05%	\$0.22	Fuel Consumer Credit Cap		\$1.10
Non-Qualified Prepaid	1.90%	\$0.25	CPS Service Station Debit	0.80%	\$0.15

Non-Qualified Prepaid Regulated	0.05%	\$0.22	CPS Service Station Debit Cap	0.00%	\$0.95
Non-Qualified Signature Preferred credit	2.70%	\$0.10	CPS Service Station Regulated Debit	0.05%	\$0.22
VS Restaurant 2 Visa/Traditional Rewards Card Present	2.10%	\$0.00	CPS Retail Service Station Prepaid	1.15%	\$0.15
VS Restaurant 2 Visa/Traditional Rewards Card Present Min		\$0.04	CPS Retail Service Station Prepaid Cap	0.00%	\$0.95
VS Restaurant 2 Signature, Sig Pref, Infinite Card Present	2.60%	\$0.00	CPS Retail Service Station Prepaid Regulated	0.05%	\$0.22
VS Restaurant 2 Signature, Sig Pref , Infinite Card Present Min	2.0070	\$0.04	CPS Auto Fuel Dispenser Debit	0.80%	\$0.15
VS Restaurant 1 Visa/Traditional Rewards Card Not Present	2.20%	\$0.00	CPS Auto Fuel Dispenser Debit Cap	0.00%	\$0.95
VS Restaurant 1 Visa/Traditional Rewards Card Not Present Min	2.2070	\$0.08	CPS Auto Fuel Dispenser Regulated Debit	0.05%	\$0.22
VS Restaurant 1 Signature, Sig Pref, Infinite Card Not Present	2.70%	\$0.00	CPS Auto Fuel Dispenser Prepaid	1.15%	\$0.15
VS Restaurant 1 Signature, Sig Pref, Infinite Card Not Present Min	2.7070	\$0.08	CPS Auto Fuel Dispenser Prepaid Cap	0.00%	\$0.95
CPS Restaurant Debit	1.19%	\$0.00	CPS Auto Fuel Dispenser Prepaid Reg Debit	0.05%	\$0.22
CPS Restaurant Regulated Debit	0.05%	\$0.10	Corp Fuel LVL2	2.20%	\$0.10
CPS Restaurant Prepaid	1.15%	\$0.15	Purch Fuel LVL2	2.20%	\$0.10
CPS Restaurant Prepaid Regulated Debit	0.05%	\$0.13	Intl Issuer Chip	1.20%	φ0.10
CPS Restaurant Rewards	1.95%	\$0.22	Intl Issuer Chip Signature	1.80%	
CPS Restaurant Signature/Travel	1	-	Intl Issuer Chip Infinite Card		
CPS Restaurant Signature Preferred	2.30%	\$0.10	Intl Issuer Chip Commercial	1.97%	
	2.40%	\$0.10	Intl Secure Ecommerce	2.00%	
CPS Supermarket Credit	1.50%	\$0.07		1.44%	
CPS Supermarket Debit	0.00%	\$0.30	Intl Secure Ecommerce Signature	1.80%	
CPS Supermarket Regulated Debit	0.05%	\$0.22	Intl Secure Ecommerce Infinite	1.97%	
CPS Supermarket Prepaid	1.15%	\$0.15	Intl Secure Ecommerce Commercial	2.00%	
CPS Supermarket Prepaid Cap	0.00%	\$0.35	Intl Electronic	1.10%	
CPS Supermarket Rewards	1.50%	\$0.07	Intl Electronic Signature	1.80%	
CPS Supermarket Signature Infinite	1.65%	\$0.07	Intl Electronic Infinite	1.97%	
CPS Supermarket Signature Preferred Infinite	2.00%	\$0.07	Intl Electronic Commercial	2.00%	
CPS Hotel/Car Rental Rewards	1.95%	\$0.10	Intl Standard	1.60%	
CPS Hotel/Car Rental Travel Signature & Infinite	2.30%	\$0.10	Intl Standard Signature	1.80%	
CPS Hotel/Car Rental Signature Preferred	2.40%	\$0.10	Intl Standard Infinite	1.97%	
CPS Hotel/Car Rental Debit	1.19%	\$0.10	Intl Standard Commercial	2.00%	
CPS Hotel/Car Rental Regulated Debit	0.05%	\$0.22	Intl Interregional Regulated Debit	0.05%	\$0.21
CPS Hotel/Car Rental Prepaid	1.15%	\$0.15	ISA – Purchase Base	1.00%	
CPS Hotel/Car Rental Prepaid Regulated	0.05%	\$0.22	ISA – Cash Base	0.40%	
CPS Hotel/Car Rental Reward Card Not Present	1.95%	\$0.10	US Acquirer ISA Enhanced Cash	1.45%	
CPS Hotel/Car Rental Debit Card Not Present	1.70%	\$0.15	US Acquirer ISA Enhanced Purchase	1.40%	
CPS Hotel/Car Rental Reg Debit Not Present	0.05%	\$0.22	VS International Acquiring Fee	0.45%	
CPS Hotel/Car Rental Prepaid Card Not Present	1.75%	\$0.20	VS International Acquiring Fee-High Risk	0.90%	
CPS Hotel/Car Rental Prepaid Reg Card Not Present	0.05%	\$0.22	Bus LVL2 Spend Tier I	1.90%	\$0.10
CPS Hotel/Car Rental Travel Signature Infinite Card Not Present	2.30%	\$0.10	Bus LVL2 Spend Tier II	2.05%	\$0.10
CPS Hotel/Car Rental Sig Pref Card Not Present	2.40%	\$0.10	Bus LVL2 Spend Tier III	2.10%	\$0.10
CPS Hotel/Card Rental Rewards Ecommerce	1.95%	\$0.10	Bus LVL2 Spend Tier IV	2.20%	\$0.10
CPS Hotel/Car Rental Ecommerce Preferred Debit	1.70%	\$0.15	Bus LVL2 Spend Tier V	2.25%	\$0.10
CPS Hotel/Car Rental Ecommerce Pref Reg Debit	0.05%	\$0.22	Business Product 2 Spend Tier I	1.90%	\$0.10
CPS Hotel/Car Rental Ecommerce Pref Prepaid	1.75%	\$0.20	Business Product 2 Spend Tier II	2.05%	\$0.10
CPS Hotel/Car Rental Ecommerce Pref Prepaid Reg	0.05%	\$0.22	Business Product 2 Spend Tier III	2.10%	\$0.10
CPS Hotel/Car Rental Ecommerce Pref Travel Signature Infinite	2.30%	\$0.10	Business Product 2 Spend Tier IV	2.20%	\$0.10
CPS Hotel/Car Rental Ecommerce Sig Preferred	2.40%	\$0.10	Business Product 2 Spend Tier V	2.25%	\$0.10
CPS/Passenger Transport Rewards	1.95%	\$0.10	Business Product 1 Spend Tier I	2.65%	\$0.10
CPS/Passenger Transport Card Present-Debit	1.19%	\$0.10	Business Product 1 Spend Tier II	2.80%	\$0.10
CPS/Passenger Transport Card Present-Reg Debit	0.05%	\$0.10	Business Product 1 Spend Tier III	2.85%	\$0.10
CPS/Passenger Transport Card Present-Prepaid			Business Product 1 Spend Tier IV	2.95%	\$0.10
CPS/Passenger Transport Card Present-Prepaid Reg	1.15%	\$0.15	Business Product 1 Spend Tier V	3.00%	\$0.10
CPS/Passenger Transport Card Present-Prepaid Reg	0.05%	\$0.22	Business Travel Spend Tier I		\$0.10
	2.30%	\$0.10	*	2.35%	\$0.10
CPS/Passenger Transport Card Not Present Debit	2.40%	\$0.10	Business Travel Spend Tier II	2.50%	\$0.10
CPS/Passenger Transport Card Not Present Debit	1.70%	\$0.15	Business Travel Spend Tier IV	2.55%	\$0.10
CPS/Passenger Transport Card Not Present Reg Debit	0.05%	\$0.22	Business Travel Spend Tier IV	2.65%	\$0.10
CPS/Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	Business Travel Spend Tier V	2.70%	
CPS/Passenger Transport Card Not Present Prepaid Reg	0.05%	\$0.22	Business Non-Qualified Spend Tiers I II III IV V	3.15%	\$0.10
CPS/Passenger Transport Ecommerce Preferred-Rewards	1.95%	\$0.10	Business Debit Card Present	1.70%	\$0.10

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CPS/Passenger Transport Ecommerce Preferred-Debit CPS/Passenger Transport Ecommerce Preferred-Reg Debit	1.70%	\$0.15	Business Debit Card Not Present Business Regulated Debit Card Present	2.45%	\$0.10
	0.05%	\$0.22	,	0.05%	\$0.22
CPS/Passenger Transport Ecommerce Preferred-Prepaid	1.75%	\$0.20	Business Regulated Debit Card Not Present	0.05%	\$0.22
CPS/Passenger Transport Ecom Preferred-Prepaid Reg	0.05%	\$0.22	Business Debit Non-Qualified Business Regulated Debit Non-Qualified	2.95%	\$0.10
CPS/Passenger Transport Ecommerce Preferred Travel	2.30%	\$0.10	<u> </u>	0.05%	\$0.22
CPS/Assenger Transport Ecom Preferred Signature Pref	2.40%	\$0.10	Commercial Card Present Purchasing & Corporate T&E	2.50%	\$0.10
CPS/Account Funding Debit	1.75%	\$0.20	Commercial Not Present Purchasing & Corporate T&E	2.70%	\$0.10
CPS/Account Funding Regulated Debit	0.05%	\$0.22	Commercial LVL II Purchasing & Corporate T&E	2.50%	\$0.10
CPS/Account Funding Prepaid	1.80%	\$0.20	Commercial LVL III Purchasing & Corporate T&E	1.90%	\$0.10
CPS/Account Funding Prepaid Regulated	0.05%	\$0.22	Commercial Travel Service Purchasing & Corporate T&E	2.65%	\$0.10
CPS/Account Funding Signature Preferred	2.40%	\$0.10	Commercial Large Ticket Purchasing &Corporate T&E	1.45%	\$35.00
CPS Charity	1.35%	\$0.05	Commercial Nonqualified Purchasing & Corporate T&E	2.95%	\$0.10
CPS Recurring Payments SIC 4814 4899	1.43%	\$0.05	Visa Business to Business Signature Preferred	2.10%	\$0.10
CPS Recurring Payments Sig Preferred SIC 4814 4899	2.40%	\$0.10	STP Straight Pass Through Tier1 <\$7000	2.00%	\$0.10
CPS Utility Credit	0.00%	\$0.75	STP Straight Pass Through Tier2 \$7000-\$14,999	1.30%	\$35.00
CPS Utility Debit	0.00%	\$0.65	STP Straight Pass Through Tier3 \$15,0000-\$49,999	1.10%	\$35.00
CPS Utility Regulated Debit	0.05%	\$0.22	STP Straight Pass Through Tier4 \$50,000-\$99.999	0.95%	\$35.00
CPS Utility Prepaid	0.00%	\$0.65	STP4 Straight Pass Through Tier5 >\$100,000	0.80%	\$35.00
Business Utility Spend Tiers I II III IV V	0.00%	\$1.50	G2G Govt to Govt Purchasing Card	1.65%	\$0.10
Business Utility Business Debit Card Not Present	0.00%	\$1.50	GSA Govt Svc Agency Large Ticket Purchasing Card	1.20%	\$39.00
Business Utility Bus Reg Debit Card Not Present	0.05%	\$0.22	Visa Purchasing Card-Large Purchase Advantage 1	0.70%	\$49.50
Business Utility Prepaid Corporate Business	0.00%	\$1.50	Visa Purchasing Card-Large Purchase Advantage 2	0.60%	\$52.50
Business Utility Commercial Prepaid Regulated	0.05%	\$0.22	Visa Purchasing Card-Large Purchase Advantage 3	0.50%	\$55.50
Credit - Pass Transport Consumer Credit	2.33%	\$0.00	Visa Purchasing Card-Large Purchase Advantage 4	0.40%	\$58.50
Credit - Non Pass Transport Consumer Credit	1.76%	\$0.00	Prepaid Corporate Business Card Present	2.15%	\$0.10
Credit - Non Pass Transport Corporate & Business	2.35%	\$0.00	Prepaid Purchasing Card Present	2.15%	\$0.10
Credit -Mail/Phone Ecommerce Consumer Credit	2.05%	\$0.00	Prepaid Commercial Regulated Card Present	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 1	2.40%	\$0.00	Prepaid Corporate Business Card Not Present	2.65%	\$0.10
Credit Voucher Non-GSA Purchasing Non Pass Transport 2	2.30%	\$0.00	Prepaid Purchasing Card Not Present	2.65%	\$0.10
Credit Voucher Non-GSA Purchasing Non Pass Transport 3	2.20%	\$0.00	Prepaid Commercial Regulated Card Not Present	0.05%	\$0.22
Credit Voucher Non-GSA Purchasing Non Pass Transport 4	2.00%	\$0.00	Prepaid Purchasing Non-Qualified	2.95%	\$0.10
Credit Voucher Non-GSA Purchasing Non Pass Transport 5	1.80%	\$0.00	Prepaid Corporate Business Non-Qualified	2.95%	\$0.10
Credit Voucher GSA Purchasing Non Pass Transport 1	2.35%	\$0.00	Prepaid Commercial Regulated Non-Qualified	0.05%	\$0.22
Credit Voucher GSA Purchasing Non Pass Transport 2	2.15%	\$0.00	Visa Purchasing Prepaid Large Ticket	1.45%	\$35.00
Credit Voucher GSA Purchasing Non Pass Transport 3	2.00%	\$0.00	Visa Purchasing Regulated Prepaid Large Ticket	0.05%	\$0.22
Credit Voucher GSA Purchasing Non Pass Transport 4	1.80%	\$0.00	ADDITIONAL VISA CHARGES		
Consumer Bill Pymt Svc VS Traditional	1.80%	\$0.10	Visa Card Assessment Fee .0014 gross volume credit		
Consumer Bill Pymt Svc VS Rewards	1.95%	\$0.10	Visa Card Assessment Fee .0013 gross volume debit prepaid		
Consumer Bill Pymt Svc VS Signature/Infinite	1.95%	\$0.10	Fixed Acquirer Location Fee # outlets /MCC		\$ by loc
Consumer Bill Pymt Svc VS Sig Pref/Infinite Spend Qual	2.40%	\$0.10	Var FANF fee card not present/fast food \$volumes		Tiered
Consumer Bill Pymt Svc VS Consumer Debit	1.65%	\$0.15	Trans Integrity Fee item not meeting CPS criteria		\$0.10
Consumer Bill Pymt Svc VS Consumer Prepaid	1.75%	\$0.20	Misuse of the authorization system fee		\$0.09
Consumer Bill Pymt Svc VS Business Debit	2.45%	\$0.10	BASEII Transmission Fee		\$.0018
Consumer Bill Pymt Svc VS Commercial Prepaid	2.65%	\$0.10	Visa Zero Floor Limit settled transaction not matching auth		\$0.20
Consumer Bill Pymt Svc VS Bus Tier1	2.65%	\$0.10	Visa Zero Amount Authorization with AVS Credit		\$0.035
Consumer Bill Pymt Svc VS Bus Tier2	2.80%	\$0.10	Visa Zero Amount Authorization with CVV2 Credit		\$0.035
Consumer Bill Pymt Svc VS Bus Tier3	2.85%	\$0.10	Visa Zero Amount Authorization with AVS Debit		\$0.030
Consumer Bill Pymt Svc VS Bus Tier4	2.95%	\$0.10	Visa Zero Amount Authorization with CVV2 Debit		\$0.030
Consumer Bill Pymt Svc VS Bus Tier5	3.00%	\$0.10	Visa Zero Amount Authorization verification Intl card		\$0.070
Consumer Bill Pymt Svc VS Corp Credit	2.70%	\$0.10	Visa Acq Processing Fee Credit per authorization		\$0.0195
Consumer Bill Pymt Svc VS Purchasing Credit	2.70%	\$0.10	Visa Acq Processing CR Voucher Fee Credit per authorization		\$0.0195
2	2.10%	ψ0.10	Visa Acq Processing CR Voucher Fee Credit per authorization Visa Acq Processing Fee Debit per authorization		\$0.0193
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			Visa Acq Processing CR Voucher Fee Debit per authorization		\$0.0155
		İ	Visa Acq Processing Fee Credit INTL per authorization		\$0.0395
			Vian And Proposing CD Verseles For Cardia MEL		@0.000=
			Visa Acq Processing CR Voucher Fee Credit INTL per auth Visa Acq Processing Fee Debit INTL per authorization		\$0.0395 \$0.0355

MASTERCARD INTERCHANGE 2021	4.500/	00.40	D. A. J. and D. a. Com.	4.000/	
Merit 3 Credit	1.58%	\$0.10	Petroleum Base Core	1.90%	¢0.05
Merit 3 Enhanced Value Merit 3 World	1.73%	\$0.10 \$0.10	Petroleum Base Core Cap Petroleum Base Enhanced Value	0.00% 1.90%	\$0.95
Merit 3 World High Value	2.20%	\$0.10	Petroleum Base Enhanced Value Cap	0.00%	\$0.95
Merit 3 World Elite	2.20%	\$0.10	Petroleum Base World	2.00%	φυ.95
Merit 3 Debit	1.05%	•	Petroleum Base World Cap	0.00%	\$0.95
	1.05%	\$0.15	·	2.00%	φυ.95
Merit 3 Prepaid		\$0.15	Petroleum Base World High Value		#0.05
Small Ticket Credit Card Present	1.58%	\$0.10	Petroleum Base World High Value Cap	0.00%	\$0.95
Small Ticket Enhanced Card Present	1.73%	\$0.10	Petroleum Base World Elite	2.00%	00.05
Small Ticket World Card Present	1.77%	\$0.10	Petroleum Base World Elite Cap	0.00%	\$0.95
Small Ticket World High Value Card Present	2.20%	\$0.10	Petroleum Service Stations Debit	0.70%	\$0.17
Small Ticket World Elite Card Present	2.20%	\$0.10	Petroleum-Service Station Debit Cap	0.00%	\$0.95
Small Ticket Debit	1.55%	\$0.04	Petroleum Service Stations Prepaid	0.70%	\$0.17
Small Ticket Debit Prepaid	1.55%	\$0.04	Petroleum-Service Station Prepaid Cap	0.00%	\$0.95
Regulated POS Debit	0.05%	\$0.21	Public Sector Credit Core	1.55%	\$0.10
Regulated POS Debit (Prepaid)	0.05%	\$0.21	Public Sector Enhanced Value	1.55%	\$0.10
Regulated POS Debit w/ Fraud Adj	0.05%	\$0.22	Public Sector World	1.55%	\$0.10
Regulated POS Debit w/ Fraud Adj (Prepaid)	0.05%	\$0.22	Public Sector World High Value	1.55%	\$0.10
Regulated POS Debit Small Ticket	0.05%	\$0.21	Public Sector World Elite	1.55%	\$0.10
Regulated POS Debit Small Tkt w/Fraud Adj	0.05%	\$0.22	Airline World High Value	2.30%	\$0.10
Regulated POS Debit Small Tkt w/Fraud Adj (Prepaid)	0.05%	\$0.22	Airline World Elite	2.30%	\$0.10
Restaurant World	1.73%	\$0.10	Interregional Electronic Consumer Credit Non US Issued	1.10%	
Restaurant World High Value	2.20%	\$0.10	Interregional Electronic Consumer Premium Non US Issued	1.85%	
Restaurant World Elite	2.20%	\$0.10	Interregional Electronic Consumer Super Premium Non US	1.98%	
Restaurant Debit	1.19%	\$0.10	Interregional Electronic Consumer Debit Non US Issued	1.10%	
Restaurant Debit (Prepaid)	1.19%	\$0.10	Interregional Standard Consumer Credit Non US Issued	1.60%	
Key Entered Credit	1.89%	\$0.10	Interregional Standard Consumer Premium Non US Issued	1.85%	
Key Entered Enhanced Value	2.04%	\$0.10	Interregional Standard Consumer Super Premium Non US Issued	1.98%	
Key-Entered World	2.05%	\$0.10	Interregional Commercial Credit Non US Issued	2.00%	
Key-Entered World High Value	2.50%	\$0.10	Interregional Commercial Premium Non US Issued	2.00%	
Key Entered World Elite	2.50%	\$0.10	Consumer Credit Refund Group1	2.42%	
Key Entered Debit	1.65%	\$0.15	Consumer Credit Refund Group2	2.09%	
Key Entered prepaid	1.76%	\$0.20	Consumer Credit Refund Group3	1.95%	
Merit 1 Credit	1.89%	\$0.10	Consumer Credit Refund Group4	1.82%	
Merit I Enhanced Value	2.04%	\$0.10	Consumer Credit Refund Group5	1.73%	
Merit 1 World	2.05%	\$0.10	Consumer Debit Refund Group1	0.00%	
Merit 1 World High Value	2.50%	\$0.10	Consumer Debit Refund Group2	0.00%	
Merit 1 World Elite	2.50%	\$0.10	Consumer Debit Refund Group3	0.00%	
Merit 1 Debit	1.65%	\$0.15	Data Rate 1 Bus Core (LVL1)	2.65%	\$0.10
Merit 1 Prepaid	1.76%	\$0.20	Data Rate 1 Bus World (LVL2)	2.80%	\$0.10
Small Ticket Credit Card Not Present	1.89%	\$0.10	Data Rate 1 Bus World Elite (LVL3)	2.85%	\$0.10
Small Ticket Enhanced Card Not Present	2.04%	\$0.10	Data Rate 1 Bus LVL4	2.95%	\$0.10
Small Ticket World Card Not Present	2.05%	\$0.10	Data Rate 1 Bus LVL5	3.00%	\$0.10
Small Ticket World High Value Card Not Present	2.50%	\$0.10	Data Rate 1 Bus Debit	2.65%	\$0.10
Small Ticket World Elite Card Not Present	2.50%	\$0.10	Data Rate 1 Bus Prepaid	2.65%	\$0.10
Merit 1 Day Care Credit	1.89%	\$0.10	Data Rate 1 Bus Large Market	2.70%	\$0.10
Merit 1 Day Care Enhanced	2.04%	\$0.10	Data Rate 1 Healthcare MCC Bus Debit	1.00%	ψ0.10
Merit 1 Day Care World	2.05%	\$0.10	Data Rate 1 Healthcare MCC Bus Debit CAP	1.5070	\$5.00
Merit 1 - Insurance Credit	1.43%	\$0.10	Data Rate 1 Healthcare MCC Bus Prepaid	1.00%	ψυ.υυ
Merit 1 - Insurance Credit Merit 1 - Insurance Enhanced Value	1.43%	\$0.05	Data Rate 1 Healthcare MCC Bus Prepaid Data Rate 1 Healthcare MCC Bus Prepaid CAP	1.00 /0	\$5.00
Merit 1 - Insurance Emiranced Value Merit 1 - Insurance World	1.43%	\$0.05	·	1.00%	ψυ.00
			Data Rate 1 Healthcare MCC Bus Large Market Data Rate 1 Healthcare MCC Bus Large Market CAP	1.00%	\$5.00
Merit 1 Insurance World Flits	2.20%	\$0.10	Data Rate 1 Healthcare MCC Bus Large Market CAP	1 000/	
Merit 1 - Insurance World Elite	2.20%	\$0.10	Data Rate 2 Bus Core (LVL1)	1.90%	\$0.10
Merit 1 - Real Estate Credit	1.10%		Data Rate 2 Bus World (LVL2)	2.05%	\$0.10
Merit 1 - Real Estate Enhanced Value	1.10%		Data Rate 2 Bus World Elite (LVL3)	2.10%	\$0.10
Merit 1 - Real Estate World	1.10%	1	Data Rate 2 Level 4	2.20%	\$0.10

Merit 1 - Real Estate World Elite	2.20%	\$0.10	Data Rate 2 Bus Debit	2.10%	\$0.10
Merit 1 - Real Estate Debit	1.10%		Data Rate 2 Bus Prepaid	2.65%	\$0.10
Merit 1 - Real Estate Debit Prepaid	1.10%		Data Rate 2 Bus Large Market Credit	2.50%	\$0.10
Standard Credit	2.95%	\$0.10	Data Rate 2 Petroleum MCC Bus Debit	2.05%	\$0.10
Standard Enhanced Value	2.95%	\$0.10	Data Rate 2 Petroleum MCC Bus Prepaid	2.05%	\$0.10
Standard World	2.95%	\$0.10	Data Rate 2 Petroleum Bus Large Market Credit	2.20%	\$0.10
Standard World High Value	3.25%	\$0.10	Comm Data Rate III Large Market Credit	1.90%	\$0.10
Standard World Elite	3.25%	\$0.10	Large Ticket 1 Bus Large Market Credit	1.45%	\$35.00
Standard Debit	1.90%	\$0.25	Commercial B2B	2.00%	\$0.10
Standard Prepaid	1.90%	\$0.25	Commercial Freight	1.80%	\$0.10
T&E World	2.30%	\$0.10	Commercial Payment Account 1	1.20%	\$0.10
T&E World High Value	2.75%	\$0.10	Commercial Payment Account 2	1.00%	\$0.10
T&E World Elite	2.75%	\$0.10	Commercial Payment Account 3	.90%	\$0.10
T&E Large Ticket World High Value	2.00%		Commercial Payment Account 4	.80%	\$0.10
T&E Large Ticket World Elite	2.00%		Commercial Payment Account 5	.70%	\$0.10
Supermarket Credit Core	1.48%	\$0.10	T&E Bus Core (LVL1)	2.35%	\$0.10
Supermarket Enhanced Value	1.48%	\$0.10	T&E Bus World (LVL2)	2.50%	\$0.10
Supermarket World	1.58%	\$0.10	T&E Bus World Elite (LVL3)	2.55%	\$0.10
Supermarket World High Value	1.90%	\$0.10	T&E Bus LVL4	2.65%	\$0.10
Supermarket World Elite	1.90%	\$0.10	T&E Bus LVL5	2.70%	\$0.10
Supermarket Debit	1.05%	\$0.15	T&E Bus Debit	2.35%	\$0.10
Supermarket Debit Cap	0.00%	\$0.35	T&E Bus Prepaid	2.35%	\$0.10
Supermarket Debit (Prepaid)	1.05%	\$0.15	T&E Bus Large Market	2.65%	\$0.10
Supermarket Debit Cap (Prepaid)	0.00%	\$0.35	MC B2B VIP 1	0.80%	\$0.10
Lodging and Auto Rental Credit Core	1.58%	\$0.10	MC B2B VIP 2	1.05%	\$0.10
Lodging and Auto Rental Enhanced Value	1.80%	\$0.10	MC B2B VIP 3	1.35%	\$0.10
Lodging and Auto Rental Debit	1.15%	\$0.15	MC B2B VIP 4	1.45%	\$0.10
Lodging and Auto Rental Debit (Prepaid)	1.15%	\$0.15	MC B2B VIP 5	1.90%	\$0.10
Emerging Market Debit	0.80%	\$0.25	MC B2B VIP 6	2.50%	\$0.10
Emerging Market Debit (Prepaid)	0.80%	\$0.25	MC B2B VIP 7	3.00%	\$0.10
Emerging Markets Edu & Govt Debit	0.65%	\$0.15	MC B2B VIP 8	1.25%	\$10.00
Emerging Markets Edu & Govt Debit CAP		\$2.00	MC B2B VIP 9	1.20%	\$60.00
Emerging Markets Edu & Govt Debit (Prepaid)	0.65%	\$0.15	MC B2B VIP 10	1.15%	\$80.00
Emerging Markets Edu & Govt Debit (Prepaid) CAP		\$2.00	MC B2B VIP 11	1.45%	\$35.00
Humanitarian	1.65%	\$0.10	Standard Bus Core (LVL1)	2.95%	\$0.10
Convenience Purchases Credit Core	1.90%	ψοσ	Standard Bus World (LVL2)	3.10%	\$0.10
Convenience Purchases Enhanced Value	1.90%		Standard Bus World Elite (LVL3)	3.15%	\$0.10
Convenience Purchases World	2.00%		Standard- Bus LVL4	3.25%	\$0.10
Convenience Purchases World High Value	2.00%		Standard- Bus LVL5	3.30%	\$0.10
Convenience Purchases World Flight Value Convenience Purchases World Elite	2.00%		Standard Bus Debit	2.95%	\$0.10
Consumer Charities Credit Core	2.00%	\$0.10	Standard Bus Prepaid	2.95%	\$0.10
Consumer Charities Enhanced Value	2.00%	\$0.10	Standard Bus Frepard Standard Bus Large Market	2.95%	\$0.10
Consumer Charities World	2.00%	\$0.10	Utility Bus Core (LVL1)	0.00%	\$1.50
Consumer Charities World High Value	2.00%	\$0.10	Utility Bus World (LVL2)	0.00%	\$1.50
Consumer Charities World Elite	2.00%	\$0.10	Utility Bus World (LVL2) Utility Bus World Elite (LVL3)	0.00%	\$1.50
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Consumer Charities Debit	1.45%	\$0.15	Utilities Bus LVL4	0.00%	\$1.50
Consumer Charities Prepaid	1.45%	\$0.15	Utilities Bus LVL5	0.00%	\$1.50
Utilities Credit	0.00%	\$0.65	Utilities Bus Debit	0.00%	\$1.50
Utilities Enhanced Value	0.00%	\$0.65	Utilities Bus Prepaid	0.00%	\$1.50
Utilities World	0.00%	\$0.65	Commercial Charities Bus Core (LVL1)	2.00%	\$0.10
Utilities World High Value	0.00%	\$0.75	Commercial Charities Bus World (LVL2)	2.00%	\$0.10
Utilities World Elite	0.00%	\$0.75	Commercial Charities Bus World Elite (LVL3)	2.00%	\$0.10
Utilities Debit	0.00%	\$0.65	Commercial Charities Bus LVL4	2.00%	\$0.10
Utilities prepaid	0.00%	\$0.65	Commercial Charities Bus LVL5	2.00%	\$0.10
Service Industries Credit Core	1.15%	\$0.05	Commercial Charities Bus Debit	2.00%	\$0.10
Service Industries Enhanced Value	1.15%	\$0.05	Commercial Charities Bus Prepaid	2.00%	\$0.10
Service Industries World	1.15%	\$0.05	Commercial Charities Bus Large Market	2.00%	\$0.10
Service Industries World High Value	1.15%	\$0.05	Payment Transaction Bus Core (LVL1)	0.19%	\$0.53

Service Industries World Elite	1.15%	\$0.05	Payment Transaction Bus World (LVL2)	0.19%	\$0.53
Service Industries Debit	1.15%	\$0.05	Payment Transaction Bus World Elite (LVL3)	0.19%	\$0.53
Service Industries Prepaid	1.15%	\$0.05	Payment Transaction Bus LVL4	0.19%	\$0.53
Full UCAF Core	1.89%	\$0.10	Payment Transaction Bus LVL5	0.19%	\$0.53
Full UCAF Enhanced Value	2.04%	\$0.10	Payment Transaction Bus Debit	0.19%	\$0.53
Full UCAF World	2.05%	\$0.10	Payment Transaction Bus Prepaid	0.19%	\$0.53
Full UCAF World High Value	2.50%	\$0.10	Payment Transaction Bus Large Market	0.19%	\$0.53
Full UCAF World Elite	2.50%	\$0.10	Commercial Credit Refund Group1	2.37%	,
Full UCAF Debit	1.65%	\$0.15	Commercial Credit Refund Group2	2.30%	
Full UCAF Prepaid	1.76%	\$0.20	Commercial Credit Refund Group3	2.21%	
Full UCAF Credit Non US Card	1.54%	\$0.00	Commercial Credit Refund Group4	2.16%	
Full UCAF Consumer premium Non US Card	1.85%	\$0.00	Commercial Debit Refund Group1	2.37%	
Full UCAF Consumer Super Premium Non US Card	1.98%	\$0.00	Commercial Debit Refund Group2	2.30%	
Merchant UCAF	1.89%	\$0.10	Commercial Debit Refund Group3	2.21%	
Merchant UCAF Enhanced Value	2.04%	\$0.10	Commercial Debit Refund Group4	2.16%	
Merchant UCAF World	2.05%	\$0.10	ADDITIONAL MASTERCARD CHARGES	2.1070	
Merchant UCAF World Elite	2.50%	\$0.10	.0013 gross volume assessments trans under \$1,000		
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Merchant UCAF Debit	1.65%	\$0.15	.0014 gross volume assessments trans over \$1,000		******
Merchant UCAF Prepaid	1.76%	\$0.20	Network Access/Brand Usage per item		\$0.0195
Merchant UCAF Credit Non US Card	1.44%	\$0.00	Digital Enablement Fee card not present volumes	0.01%	
Merchant UCAF Consumer premium Non US Card	1.85%	\$0.00	Cross-Border Assessment –Foreign	1.00%	
Merchant UCAF Consumer Super Premium Non US Card	1.98%	\$0.00	Intrachange	1.50%	
Payment Core	0.19%	\$0.53	MC Acquirer Program Support Fee	0.85%	
Payment Enhanced Value	0.19%	\$0.53	Cross-border Assessment-Domestic	0.60%	
Payment World	0.19%	\$0.53	Location Fee Per Merchant Number		\$1.25
Payment World High Value	0.19%	\$0.53		l '	
Payment World Elite	0.19%	\$0.53			
Payment Debit	0.19%	\$0.53			
Payment Prepaid	0.19%	\$0.53			
Passenger Transport Core	1.75%	\$0.10			
Passenger Transport Enhanced Value	1.90%	\$0.10			
Passenger Transport Debit	1.60%	\$0.15			
Passenger Transport Prepaid	1.60%	\$0.15			
DISCOVER INTERCHANGE 2021					
Retail-Core	1.56%	\$0.10	Real Estate Core	1.10%	\$0.00
Retail-Rewards	1.71%	\$0.10	Real Estate Rewards	1.10%	\$0.00
Retail-Premium	1.71%	\$0.10	Real Estate Premium	1.10%	\$0.00
Retail(Premium Plus)	2.15%	\$0.10	Real Estate(Premium Plus)	2.30%	\$0.10
Retail-Debit	1.10%	\$0.16	Real Estate Debit	1.10%	\$0.00
Retail (Prepaid)	1.10%	\$0.16	Real Estate (Prepaid)	1.10%	\$0.00
Retail (Reg)	0.05%	\$0.10	Real Estate (Reg)	0.05%	\$0.00
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Retail (Reg w/Fraud)	0.05%	\$0.22	Real Estate (Reg w/Fraud)	0.05%	\$0.22
Micro Ticket Credit	1.95%	\$0.00	Public Services-Core	1.55%	\$0.10
Micro Ticket Rewards			Public Services-Rewards	1.55%	\$0.10
Micro Ticket Premium	1.95%	\$0.00		_	
Missa Tista A Describer Di	1.97%	\$0.00	Public Services-Premium	1.55%	\$0.10
Micro Ticket Premium Plus	1.97% 2.05%	\$0.00 \$0.05	Public Services-Premium Public Services(Premium Plus)	1.55% 1.55%	\$0.10
Micro Ticket Debit	1.97% 2.05% 1.80%	\$0.00 \$0.05 \$0.00	Public Services-Premium Public Services(Premium Plus) Public Services-Debit	1.55% 1.55% 0.90%	\$0.10 \$0.20
Micro Ticket Debit Micro Ticket Prepaid	1.97% 2.05% 1.80% 1.80%	\$0.00 \$0.05 \$0.00 \$0.00	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid)	1.55% 1.55% 0.90% 0.90%	\$0.10 \$0.20 \$0.20
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated	1.97% 2.05% 1.80% 1.80% 0.05%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg)	1.55% 1.55% 0.90% 0.90% 0.05%	\$0.10 \$0.20 \$0.20 \$0.21
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated w/Fraud	1.97% 2.05% 1.80% 1.80% 0.05%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud)	1.55% 1.55% 0.90% 0.90% 0.05% 0.05%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated w/Fraud Restaurant-Core	1.97% 2.05% 1.80% 1.80% 0.05% 0.05% 1.56%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21 \$0.22 \$0.10	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg)	1.55% 1.55% 0.90% 0.90% 0.05% 0.05% 1.43%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22 \$0.05
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated w/Fraud	1.97% 2.05% 1.80% 1.80% 0.05%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud)	1.55% 1.55% 0.90% 0.90% 0.05% 0.05%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated w/Fraud Restaurant-Core	1.97% 2.05% 1.80% 1.80% 0.05% 0.05% 1.56%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21 \$0.22 \$0.10	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud) Insurance Core	1.55% 1.55% 0.90% 0.90% 0.05% 0.05% 1.43%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22 \$0.05
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated w/Fraud Restaurant-Core Restaurants-Rewards	1.97% 2.05% 1.80% 1.80% 0.05% 0.05% 1.56% 1.95%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21 \$0.22 \$0.10	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud) Insurance Core Insurance Rewards	1.55% 1.55% 0.90% 0.90% 0.05% 0.05% 1.43%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22 \$0.05
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated w/Fraud Restaurant-Core Restaurants-Rewards Restaurants-Premium	1.97% 2.05% 1.80% 1.80% 0.05% 0.05% 1.56% 1.95% 2.30%	\$0.00 \$0.05 \$0.00 \$0.21 \$0.22 \$0.10 \$0.10	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud) Insurance Core Insurance Rewards Insurance Premium	1.55% 1.55% 0.90% 0.90% 0.05% 0.05% 1.43% 1.43%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22 \$0.05 \$0.05
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated Micro Ticket Regulated w/Fraud Restaurant-Core Restaurants-Rewards Restaurants-Premium Restaurants(Premium Plus)	1.97% 2.05% 1.80% 1.80% 0.05% 0.05% 1.56% 1.95% 2.30% 2.40%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21 \$0.22 \$0.10 \$0.10 \$0.10	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud) Insurance Core Insurance Rewards Insurance Premium Insurance(Premium Plus)	1.55% 1.55% 0.90% 0.90% 0.05% 0.05% 1.43% 1.43% 2.30%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22 \$0.05 \$0.05
Micro Ticket Debit Micro Ticket Prepaid Micro Ticket Regulated Micro Ticket Regulated Micro Ticket Regulated w/Fraud Restaurant-Core Restaurants-Rewards Restaurants-Premium Restaurants(Premium Plus) Restaurants-Debit	1.97% 2.05% 1.80% 1.80% 0.05% 0.05% 1.56% 1.95% 2.30% 2.40% 1.10%	\$0.00 \$0.05 \$0.00 \$0.00 \$0.21 \$0.22 \$0.10 \$0.10 \$0.10 \$0.10 \$0.10	Public Services-Premium Public Services(Premium Plus) Public Services-Debit Public Services (Prepaid) Public Services (Reg) Public Services (Reg w/Fraud) Insurance Core Insurance Rewards Insurance Premium Insurance(Premium Plus) Insurance Debit	1.55% 1.55% 0.90% 0.90% 0.05% 0.05% 1.43% 1.43% 2.30% 0.80%	\$0.10 \$0.20 \$0.20 \$0.21 \$0.22 \$0.05 \$0.05 \$0.05 \$0.05

Key Entry-Core	1.89%	\$0.10	Passenger Transport-Core	1.75%	\$0.10
Key Entry-Core Key Entry-Rewards	2.00%	\$0.10	Passenger Transport-Rewards	1.73%	\$0.10
	2.00%	\$0.10		2.30%	\$0.10
Key Entry-Premium			Passenger Transport-Premium		
Key Entry(Premium Plus	2.40%	\$0.10	Passenger Transport(Premium Plus)	2.40%	\$0.10
Key Entry-Debit	1.75%	\$0.20	Passenger Transport-Debit	1.60%	\$0.15
Key Entry (Prepaid)	1.75%	\$0.20	Passenger Transport (Prepaid)	1.60%	\$0.15
Key Entry (Reg)	0.05%	\$0.21	Passenger Transport (Reg)	0.05%	\$0.21
Key Entry (Reg w/Fraud)	0.05%	\$0.22	Passenger Transport (Reg w/Fraud)	0.05%	\$0.22
Card Not Present Core	1.89%	\$0.10	Petroleum-Core	1.55%	\$0.05
Card Not Present-Rewards	2.00%	\$0.10	Petroleum-Rewards	1.80%	\$0.05
Card Not Present-Premium	2.00%	\$0.10	Petroleum-Premium	1.80%	\$0.05
Card Not Present (Premium Plus)	2.40%	\$0.10	Petroleum(Premium Plus)	1.80%	\$0.05
Card Not Present Debit	1.75%	\$0.20	Petroleum-Debit	0.76%	\$0.16
Card Not Present (Prepaid)	1.75%	\$0.20	Petroleum (Prepaid)	0.76%	\$0.16
Card Not Present (Reg)	0.05%	\$0.21	Petroleum (Reg)	0.05%	\$0.21
Card Not Present (Reg w/Fraud)	0.05%	\$0.22	Petroleum (Reg w/Fraud)	0.05%	\$0.22
E-Commerce Core	1.89%	\$0.10	Utilities-Core	0.00%	\$0.75
E-Commerce Rewards	2.00%	\$0.10	Utilities-Rewards	0.00%	\$0.75
E-Commerce Premium	2.00%	\$0.10	Utilities-Premium	0.00%	\$0.75
E-Commerce Premium Plus	2.40%	\$0.10	Utilities(Premium Plus)	0.00%	\$0.75
E-Commerce Debit	1.75%	\$0.20	Utilities-Debit	0.00%	\$0.75
E-Commerce Prepaid	1.75%	\$0.20	Utilities (Prepaid)	0.00%	\$0.75
E-Commerce (Reg)	0.05%	\$0.21	Utilities (Reg)	0.05%	\$0.21
E-Commerce (Reg w/Fraud)	0.05%	\$0.22	Utilities (Reg w/Fraud)	0.05%	\$0.22
Ecommerce Secure Credit	1.80%	\$0.10	Base Submission Level-Core	2.95%	\$0.10
Ecommerce Secure Rewards	1.90%	\$0.10	Base Submission Level-Rewards	2.95%	\$0.10
Ecommerce Secure Premium	1.95%	\$0.10	Base Submission Level-Premium	2.95%	\$0.10
Ecommerce Secure Premium Plus	2.35%	\$0.10	Base Submission Level(Premium Plus)	2.95%	\$0.10
Ecommerce Secure Debit	1.75%	\$0.10	Base Submission Level-Debit	1.90%	\$0.25
Ecommerce Secure Prepaid	1.75%	\$0.10	Base Submission Level (Prepaid)	1.90%	\$0.25
Ecommerce Secure Regulated	0.05%	\$0.21	Base Submission Level (Reg)	0.05%	\$0.21
Ecommerce Secure Regulated w/Fraud	0.05%	\$0.22	Base Submission Level (Reg w/Fraud)	0.05%	\$0.22
Recurring Payments - Core	1.35%	\$0.05	Commercial Electronic Business/Corporate products	2.30%	\$0.10
Recurring Payments – Rewards	1.35%	\$0.05	Commercial Electronic (Debit)	2.30%	\$0.10
Recurring Payments – Premium	1.45%	\$0.05	US Commercial Electronic (Prepaid)	2.30%	\$0.10
Recurring Payments – Premium Plus	1.80%	\$0.05	Commercial Electronic (Reg)	0.05%	\$0.21
Recurring Payments-Debit	1.20%	\$0.05	Commercial Electronic (Reg w/Fraud)	0.05%	\$0.22
PSL – Recurring Payments Prepaid	1.20%	\$0.05	Commercial Base Business/Corporate Products	2.95%	\$0.10
PSL - Recurring Pymts (Reg)	0.05%	\$0.21	Commercial Base Submission (Debit)	2.95%	\$0.10
PSL - Recurring Pymts (Reg w/Fraud))	0.05%	\$0.22	Commercial Base Submission Level (Prepaid)	2.95%	\$0.10
Supermarkets/Warehouse-Core	1.40%	\$0.05	Commercial Base Submission (Reg)	0.05%	\$0.21
Supermarkets/Warehouse-Rewards	1.60%	\$0.10	Commercial Base Submission (Reg w/Fraud)	0.05%	\$0.22
Supermarkets/Warehouse-Premium	1.60%	\$0.10	Commercial Base Submission (Prepaid Reg)	0.05%	\$0.21
Supermarkets/Warehouse Clubs(Premium Plus)	1.90%	\$0.10	Commercial Base Submission (Prepaid Reg w/Fraud)	0.05%	\$0.22
Supermarkets/Warehouse-Debit	1.10%	\$0.16	Commercial Large Ticket Business/Corporate Products	0.90%	\$20.00
Supermarkets/Warehouse Clubs (Prepaid)	1.10%	\$0.16	Commercial Large Ticket (Debit)	0.90%	\$20.00
Supermarket/Warehouse Club (Reg)	0.05%	\$0.21	US Commercial Large Ticket (Prepaid)	0.90%	\$20.00
Supermarket/Warehouse Club (Reg w/Fraud)	0.05%	\$0.22	Commercial Large Ticket (Reg)	0.05%	\$0.21
Supermarket/Warehouse Clubs Debit Cap	0.00%	\$0.36	Commercial Large Ticket (Reg w/Fraud)	0.05%	\$0.22
Supermarket/Warehouse (Reg) Cap	0.00%	\$0.36	Commercial Large Ticket (Prepaid Reg)	0.05%	\$0.21
Hotels/Car Rentals-Core	1.58%	\$0.10	Commercial Large Ticket (Prepaid Reg w/Fraud)	0.05%	\$0.22
Hotels/Car Rentals-Rewards	1.90%	\$0.10	Commercial Utilities Business/Corporate Card Products	0.00%	\$1.50
Hotels/Car Rentals-Premium	2.30%	\$0.10	Commercial Utilities (Debit)	0.00%	\$1.50
Hotels/Cars Rentals(Premium Plus)	2.40%	\$0.10	US Commercial Utilities (Prepaid)	0.00%	\$1.50
Hotels/Car Rentals-Debit	1.35%	\$0.16	Commercial Utilities (Reg)	0.05%	\$0.21
Hotels/Car Rentals (Prepaid)	1.35%	\$0.16	Commercial Utilities (Reg w/Fraud)	0.05%	\$0.22
Hotels/Car Rentals (Reg)	0.05%	\$0.21	Commercial Utilities (Prepaid Reg)	0.05%	\$0.21

Emerging Markets-Core	1.45%	\$0.05	Commercial Adj Voucher 1 Business/Corporate Cards	2.25%	\$0.00
Emerging Markets-Rewards	1.45%	\$0.05	Commercial Adj Voucher Program 1 (Debit)	2.25%	\$0.00
Emerging Markets-Premium	1.45%	\$0.05	US Commercial Adj Voucher Program 1 (Prepaid)	2.25%	\$0.00
Emerging Markets(Premium Plus)	2.30%	\$0.10	Commercial Adj Voucher Program 1 (Reg)	0.00%	\$0.00
Emerging Markets (Debit)	0.90%	\$0.20	Comm Adj Voucher Program 1 (Prepaid Reg)	0.00%	\$0.00
Emerging Markets (Prepaid)	0.90%	\$0.20	International Consumer Base Non US	2.20%	\$0.10
Emerging Markets (Reg)	0.05%	\$0.21	International Consumer Credit Non US	2.15%	\$0.00
Emerging Markets (Reg w/Fraud)	0.05%	\$0.22	International Consumer Debit Prepaid Non US	1.70%	\$0.00
Express Services-Core	1.95%	\$0.00	International Commercial Base Credit Non US	2.40%	\$0.10
Express Services-Rewards	1.95%	\$0.00	International Commercial Debit/Prepaid	1.90%	\$0.10
Express Services-Premium	1.95%	\$0.00	Voucher Program - International- all products	1.35%	
Express Services(Premium Plus)	2.05%	\$0.05	International Processing Fee	0.50%	
Express Services-Debit	1.80%	\$0.00	International Service Fee	0.80%	
Express Services (Prepaid)	1.80%	\$0.00	Intrachange	1.50%	
Express Services (Reg)	0.05%	\$0.21	ADDITIONAL DISCOVER CHARGES		
Express Services (Reg w/Fraud)	0.05%	\$0.22	Card Assessment Fee0013 gross sales		
Consumer Adj Voucher Program 1- Core	2.07%		DS Data Usage Charge	0.00%	\$0.0025
Consumer Adj Voucher Program 1-Rewards	2.07%		DS Integrity Fee		\$0.05
Consumer Adj Voucher Program 1-Premium	2.07%				
Consumer Adj Voucher Program 1-Premium Plus	2.07%				
Consumer Adj Voucher Program 1-Debit	0.00%				
Consumer Adj Voucher Program 1 (Prepaid)	0.00%				
Consumer Adj Voucher Program 1 (Reg)	0.00%				
Consumer Adj Voucher Program 1 (Prepaid Reg)	0.00%				
Consumer Adj Voucher Program 2-Core	2.02%				
Consumer Adj Voucher Program 2-Rewards	2.02%				
Consumer Adj Voucher Program 2-Premium	2.02%				
Consumer Adj Voucher Program 2-Premium Plus	2.02%				
Consumer Adj Voucher Program 2-Debit	0.00%				
Consumer Adj Voucher Program 2 (Prepaid)	0.00%				
Consumer Adjustment Voucher Program 2 (Reg)	0.00%				
Consumer Adj Voucher Program 2 (Prepaid Reg)	0.00%				
Consumer Adj Voucher Program 3- Core	1.75%				
Consumer Adj Voucher Program 3-Rewards	1.75%				
Consumer Adj Voucher Program 3-Premium	1.75%				
Consumer Adj Voucher Program 3-Premium Plus	1.75%				
Consumer Adj Voucher Program 3-Debit	0.00%				
Consumer Adj Voucher Program 3 (Prepaid)	0.00%				
Consumer Adj Voucher Program 3 (Reg)	0.00%				
Consumer Adj Voucher Program 3 (Prepaid Reg)	0.00%				