

VISA Interchange Categories (US)

CONSUMER & COMMERCIAL Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011		Apr 2012			
			% Rate +	Per Item	% Rate +	Per Item		
CPS Retail	CPS RETAIL	1056	1.51%	+	\$0.10	1.51%	+	\$0.10
CPS Rewards 1	REWARDS 1	1093	1.65%	+	\$0.10	1.65%	+	\$0.10
CPS Rewards 2	REWARDS 2	1094	1.95%	+	\$0.10	1.95%	+	\$0.10
CPS Rewards 2 T&E	REWDS2 T&E	1095	1.95%	+	\$0.10	1.95%	+	\$0.10
CPS Card Not Present	CPS CRD NP	1067	1.80%	+	\$0.10	1.80%	+	\$0.10
CPS Retail Key Entered	CPS KEYED	1069	1.80%	+	\$0.10	1.80%	+	\$0.10
CPS Small Ticket	SMALL TKT	1084	1.65%	+	\$0.04	1.65%	+	\$0.04
CPS Restaurant	RESTAURANT	1085	1.54%	+	\$0.10	1.54%	+	\$0.10
EIRF	EIRF	1059	2.30%	+	\$0.10	2.30%	+	\$0.10
Standard	CONS STND	1683	2.70%	+	\$0.10	2.70%	+	\$0.10
Utility***	UTILITY	1092	0.00%	+	\$0.75	0.00%	+	\$0.75
CPS Retail 2 Card Present	RTL2 CP	1050	1.43%	+	\$0.05	1.43%	+	\$0.05
CPS Retail 2 Card Not Present	RTL2 CNP	1060	1.43%	+	\$0.05	1.43%	+	\$0.05
CPS Retail Tier 1	RETAIL TR1	1009	1.43%	+	\$0.10	1.43%	+	\$0.10
CPS Retail Tier 2	RETAIL TR2	1036	1.47%	+	\$0.10	1.47%	+	\$0.10
CPS Retail Tier 3	RETAIL TR3	1037	1.51%	+	\$0.10	1.51%	+	\$0.10
CPS Supermarket	VI SUPRMKT	1053	1.22%	+	\$0.05	1.22%	+	\$0.05
CPS Supermarket Tier 1	SUPRMKTTR1	1010	1.15%	+	\$0.05	1.15%	+	\$0.05
CPS Supermarket Tier 2	SUPRMKTTR2	1038	1.20%	+	\$0.05	1.20%	+	\$0.05
CPS Supermarket Tier 3	SUPRMKTTR3	1039	1.22%	+	\$0.05	1.22%	+	\$0.05
CPS Charity	CPSCHARITY	7800	1.35%	+	\$0.05	1.35%	+	\$0.05
CPS Hotel CNP	CPS HTL-NP	1063	1.54%	+	\$0.10	1.54%	+	\$0.10
CPS Hotel CP	CPS HOTEL	1064	1.54%	+	\$0.10	1.54%	+	\$0.10
CPS Car Rental CNP	CPS CAR-NP	1065	1.54%	+	\$0.10	1.54%	+	\$0.10
CPS Car Rental CP	CPS CAR	1066	1.54%	+	\$0.10	1.54%	+	\$0.10
CPS Retail Service Station	CPS SVGSTN	1086	1.15%	+	\$0.25	1.15%	+	\$0.25
CPS E-commerce Basic	ECOM BASIC	1051	1.80%	+	\$0.10	1.80%	+	\$0.10
CPS E-commerce Preferred	ECOM PREF	1052	1.80%	+	\$0.10	1.80%	+	\$0.10
CPS E-commerce Preferred - Hotel	ECOM PFHTL	1082	1.54%	+	\$0.10	1.54%	+	\$0.10
CPS E-commerce Preferred - Auto Rental	ECOM PFCAR	1083	1.54%	+	\$0.10	1.54%	+	\$0.10
CPS E-commerce Preferred - Pass Transport	ECOM PF PT	1081	1.70%	+	\$0.10	1.70%	+	\$0.10
CPS Account Funding	CPS ACCTFD	1055	2.14%	+	\$0.10	2.14%	+	\$0.10
GSA G2G	GSA G2G	1654	1.65%	+	\$0.10	1.65%	+	\$0.10
GSA Large Ticket	GSA LG TKT	1014	1.20%	+	\$39.00	1.20%	+	\$39.00
Purchasing Large Ticket***	PUR LG TKT	1015	0.95%	+	\$35.00	1.45%	+	\$35.00
CPS Automated Fuel	CPS AFD	1068	1.15%	+	\$0.25	1.15%	+	\$0.25
CPS Passenger Transport - Card Present	CPS AIR CP	1061	1.70%	+	\$0.10	1.70%	+	\$0.10
CPS Passenger Transport - Card Not Present	CPSAIR CNP	7832				1.70%	+	\$0.10
Purchasing Card - Large Purch Advantage 1	PURCH LPA1	7816				0.70%	+	\$49.50
Purchasing Card - Large Purch Advantage 2	PURCH LPA2	7817				0.60%	+	\$52.50
Purchasing Card - Large Purch Advantage 3	PURCH LPA3	7818				0.50%	+	\$55.50
Purchasing Card - Large Purch Advantage 4	PURCH LPA4	7819				0.40%	+	\$58.50
Purchasing Card Level III Data Rate	US COMM L3	1088	1.80%	+	\$0.10	1.95%	+	\$0.10
Corporate Card Level III Data Rate	COMM L3 C	7812				1.95%	+	\$0.10
Corporate Card Level II Data Rate	US CORP L2	1687	2.05%	+	\$0.10	2.05%	+	\$0.10
Business Card Level II Data Rate	US COMM L2	1087	2.05%	+	\$0.10	2.05%	+	\$0.10
Purchasing Card Level II Data Rate	USCOMM L2 P	1681	2.05%	+	\$0.10	2.05%	+	\$0.10
Commercial Card Retail - Corporate	COM RET C	1600	2.10%	+	\$0.10	2.10%	+	\$0.10
Commercial Card Retail - Business	COM RET B	1653	2.20%	+	\$0.10	2.20%	+	\$0.10
Commercial Card Retail - Purchasing	COM RET P	1650	2.30%	+	\$0.10	2.40%	+	\$0.10
Commercial Card Business to Business - Corporate	COM B2B C	1601	2.10%	+	\$0.10	2.10%	+	\$0.10
Commercial Card Business to Business - Business	COM B2B B	1652	2.10%	+	\$0.10	2.10%	+	\$0.10
Commercial Card Business to Business - Purchasing	COM B2B P	1651	2.10%	+	\$0.10	2.40%	+	\$0.10
Purchasing Card - Card Not Present	COMM CNP P	1604	2.55%	+	\$0.10	2.65%	+	\$0.10
Business Card - Card Not Present	COMM CNP B	1602	2.25%	+	\$0.10	2.25%	+	\$0.10
Corporate Card - Card Not Present	COMM CNP C	1603	2.20%	+	\$0.10	2.20%	+	\$0.10
Utility Business	UTILTY BUS	1692	0.00%	+	\$1.50	0.00%	+	\$1.50
Purchasing Electronic with Data	PURCH ELEC	1688	2.65%	+	\$0.10	2.75%	+	\$0.10
Corporate Electronic with Data	CORPELCDAT	7813				2.75%	+	\$0.10
Purchasing Card Electronic	COM ELEC P	1686	2.65%	+	\$0.10	2.75%	+	\$0.10
Business Card Electronic	COM ELEC B	1685	2.40%	+	\$0.10	2.40%	+	\$0.10
Corporate Card Electronic	COM ELEC C	1684	2.25%	+	\$0.10	2.75%	+	\$0.10
Purchasing Card Travel Service	COMMTRVL P	7815				2.45%	+	\$0.10
Corporate Card Travel Service	COMMTRVL C	7814				2.55%	+	\$0.10
Purchasing Card Standard	STND PURCH	7838				2.95%	+	\$0.10
Business Card Standard	STND BUS	7839				2.95%	+	\$0.20
Corporate Card Standard	STND CORP	1682	2.95%	+	\$0.10	2.95%	+	\$0.10
Signature Preferred Card Not Present	VSP CNP	1674	2.40%	+	\$0.10	2.40%	+	\$0.10
Signature Preferred Retail	VSP RTL	1675	2.10%	+	\$0.10	2.10%	+	\$0.10
Signature Preferred B2B	VSP B2B	1676	2.10%	+	\$0.10	2.10%	+	\$0.10
Signature Preferred Electronic	VSP ELEC	1678	2.40%	+	\$0.10	2.40%	+	\$0.10
Signature Preferred Standard	VSP STND	1677	2.95%	+	\$0.10	2.95%	+	\$0.10
International Commercial Card	V INTLCOMM	1660	2.00%	+	\$0.00	2.00%	+	\$0.00
International Electronic	V INTLELCT	1661	1.10%	+	\$0.00	1.10%	+	\$0.00
International Issuer Chip	V INTLCHIP	1662	1.20%	+	\$0.00	1.20%	+	\$0.00
International Acquirer Chip	V INTLACQR	1663	1.00%	+	\$0.00	1.00%	+	\$0.00
International Standard	V INTLSTND	1664	1.60%	+	\$0.00	1.60%	+	\$0.00
International Airline	V INTL AIR	1665	1.10%	+	\$0.00	1.10%	+	\$0.00
International Infinite Card	V INTLINFN	1666	1.97%	+	\$0.00	1.97%	+	\$0.00
International Signature Card	V INTLSIGN	1667	1.80%	+	\$0.00	1.80%	+	\$0.00
International Secure E-Commerce	V INTLSECR	1668	1.44%	+	\$0.00	1.44%	+	\$0.00
International Merchant E-Commerce	V INTLECOM	1669	1.44%	+	\$0.00	1.44%	+	\$0.00
International Premium Card	V INTLPREM	1388	1.80%	+	\$0.00	1.80%	+	\$0.00
International Super Premium Card	INTLSUPPRM	1391	1.97%	+	\$0.00	1.97%	+	\$0.00
Signature Card Electronic	SIGN EIRF	1012	2.30%	+	\$0.10	2.30%	+	\$0.10
Signature Card Standard	SIGN STND	1011	2.70%	+	\$0.10	2.70%	+	\$0.10
Signature Preferred - Fuel	VSP FUEL	1468	1.15%	+	\$0.25	1.15%	+	\$0.25
Cash Advance	CASH ADV	70	0.00%	+	-\$2.00	0.00%	+	-\$2.00
International Cash Advance	INTLCASHAD	75	-0.33%	+	-\$1.75	-0.33%	+	-\$1.75
Consumer Credit Vouchers	US CR CONS	1077	1.76%	+	\$0.00	1.76%	+	\$0.00
Commercial Card Credit Vouchers	US CR COMM	1078	2.24%	+	\$0.00	2.35%	+	\$0.00
Consumer MO/TO Credit Vouchers*	US CR MOTO	1079	2.05%	+	\$0.00	2.05%	+	\$0.00
Passenger Transport Credit Vouchers (Cons/Comm)	US CR PASS	1076	2.33%	+	\$0.00	2.33%	+	\$0.00
Commercial Level II - Bus Enh	LVL2BUSENH	7801	2.05%	+	\$0.10	2.05%	+	\$0.10
Commercial CNP - Bus Enh	CNP BUSENH	7802	2.45%	+	\$0.15	2.45%	+	\$0.15
Commercial Retail - Bus Enh	RETLBUSENH	7803	2.30%	+	\$0.10	2.30%	+	\$0.10
Commercial B2B - Bus Enh	B2B BUSENH	7804	2.25%	+	\$0.10	2.25%	+	\$0.10
Commercial Electronic - Bus Enh	ELECBUSENH	7805	2.75%	+	\$0.15	2.75%	+	\$0.15
Commercial Standard - Bus Enh	STNDBUSENH	7840				2.95%	+	\$0.20
Commercial Level II - Bus Sign	LVL2BSIGN	7806	2.05%	+	\$0.10	2.05%	+	\$0.10
Commercial CNP - Bus Sign	CNP BSIGN	7807	2.60%	+	\$0.20	2.60%	+	\$0.20
Commercial Retail - Bus Sign	RETLBSIGN	7808	2.40%	+	\$0.10	2.40%	+	\$0.10
Commercial B2B - Bus Sign	B2B BSIGN	7809	2.40%	+	\$0.10	2.40%	+	\$0.10
Commercial Electronic - Bus Sign	ELEC BSIGN	7810	2.85%	+	\$0.20	2.85%	+	\$0.20
Commercial Standard - Bus Sign	STND BSIGN	7841				2.95%	+	\$0.20

UNREGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011		Apr 2012			
			% Rate +	Per Item	% Rate +	Per Item		
CPS Retail Debit	RETAIL D	1590	0.95%	+	\$0.20	0.80%	+	\$0.15
CPS Card Not Present Debit	CARD NP D	1567	1.60%	+	\$0.15	1.65%	+	\$0.15

CPS Retail Key Entered Debit	KEYED D	1569	1.60%	+	\$0.15	1.65%	+	\$0.15
CPS Small Ticket Debit	SML TKT D	1584	1.60%	+	\$0.05	1.55%	+	\$0.04
CPS Restaurant Debit	RESTRNT D	1585	1.19%	+	\$0.10	1.19%	+	\$0.10
EIRF Debit	EIRF D	1559	1.75%	+	\$0.20	1.75%	+	\$0.20
EIRF Debit Fuel Max	EIRF MAX D	1657	0.00%	+	\$0.95	0.00%	+	\$0.95
Standard Debit	VI STND D	1558	1.90%	+	\$0.25	1.90%	+	\$0.25
CPS Debit Tax Payment	TAX PAYMT	1588	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS Debit Tax Payment - Convenience Fee	TXPYMT FEE	1589	0.00%	+	\$0.00	0.00%	+	\$0.00
Debt Repayment	DEBT REPMT	1587	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS Debit Tax Payment Max	TAXPMT MAX	7158	0.00%	+	\$2.00	0.00%	+	\$2.00
CPS Debt Repayment Max	DEBTPMT MX	7157	0.00%	+	\$2.00	0.00%	+	\$2.00
CPS Retail Tier 1 Debit	RTL TR1 D	1501	0.50%	+	\$0.08	Eliminated		
CPS Retail Tier 2 Debit	RTL TR2 D	1502	0.60%	+	\$0.10	Eliminated		
CPS Retail Tier 3 Debit	RTL TR3 D	1503	0.75%	+	\$0.15	Eliminated		
CPS/Retail Debit Tier 1 Max	RTLTR1DMAX	7168	0.00%	+	\$0.60	Eliminated		
CPS/Retail Debit Tier 2 Max	RTLTR2DMAX	7169	0.00%	+	\$0.70	Eliminated		
CPS/Retail Debit Tier 3 Max	RTLTR3DMAX	7170	0.00%	+	\$0.80	Eliminated		
CPS Supermarket Debit	SM CHK D	1591	0.95%	+	0.20**	0.00%	+	\$0.30
CPS Supermarket Debit Max	SPMCHK D	1510	0.00%	+	\$0.35	Eliminated		
CPS Supermarket Tier 1 Debit	SPM TR1 D	1511	0.00%	+	\$0.19	Eliminated		
CPS Supermarket Tier 2 Debit	SPM TR2 D	1512	0.00%	+	\$0.23	Eliminated		
CPS Supermarket Tier 3 Debit	SPM TR3 D	1513	0.00%	+	\$0.28	Eliminated		
CPS Retail 2 Card Present Debit	RTL2 CP D	1550	0.65%	+	\$0.15	Eliminated		
CPS Retail 2 Card Not Present Debit	RTL2 CNP D	1560	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS Retail 2 Card Present Cap Debit	RTL2CPDMAX	7160	0.00%	+	\$2.00	Eliminated		
CPS Retail 2 Card Not Present Cap Debit	RTL2CNPDPMX	7159	0.00%	+	\$2.00	0.00%	+	\$2.00
Utility*** Debit	UTILITY D	1592	0.00%	+	\$0.65	0.00%	+	\$0.65
CPS Hotel CNP Debit	HTL-NP D	1563	1.36%	+	\$0.15	1.70%	+	\$0.15
CPS Hotel CP Debit	HOTEL D	1564	1.36%	+	\$0.15	1.19%	+	\$0.10
CPS Car Rental CNP Debit	CAR-NP D	1565	1.36%	+	\$0.15	1.70%	+	\$0.15
CPS Car Rental CP Debit	CAR D	1566	1.36%	+	\$0.15	1.19%	+	\$0.10
CPS Retail Service Station Debit	SVCSTN D	1586	0.75%	+	0.17****	0.80%	+	0.15****
CPS E-commerce Basic Debit	ECOM BC D	1551	1.60%	+	\$0.15	1.65%	+	\$0.15
CPS E-commerce Preferred Debit	ECOM PF D	1552	1.55%	+	\$0.15	1.60%	+	\$0.15
CPS E-commerce Preferred - Hotel Debit	ECM PF H D	1582	1.36%	+	\$0.15	1.70%	+	\$0.15
CPS E-commerce Preferred - Auto Rental Debit	ECM PF C D	1583	1.36%	+	\$0.15	1.70%	+	\$0.15
CPS E-commerce Preferred - Pass Transport Debit	ECM PF P D	1581	1.60%	+	\$0.15	1.70%	+	\$0.15
CPS Account Funding Debit	ACCT FD D	1555	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS Automated Fuel Debit	CPS AFD D	1568	0.75%	+	0.17****	0.80%	+	0.15****
CPS AFD Debit Max	CPSAFDMAXD	1659	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS Service Station Debit Max	SVCSTNMAXD	1658	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS Passenger Transport - Card Present Debit	CPSAIRD CP	1561	1.60%	+	\$0.15	1.19%	+	\$0.10
CPS Passenger Transport - Card Not Present Debit	CPSAIRDCNP	7833				1.70%	+	\$0.15
Commercial Card Present - Business Debit	CP BUSDB	7835				1.70%	+	\$0.10
Commercial Card Not Present - Business Debit	CNP BUSDB	7836				2.45%	+	\$0.10
Commercial Card Standard - Business Debit	STND BUSDB	7837				2.95%	+	\$0.10
Passenger Transport Credit Vouchers (Debit) Debit	CR PASS D	1576	0.00%	+	\$0.00	0.00%	+	\$0.00
Consumer Credit Vouchers Debit	CR CONS D	1577	0.00%	+	\$0.00	0.00%	+	\$0.00
Consumer MO/TO Credit Vouchers Debit*	CR MOTO D	1579	0.00%	+	\$0.00	0.00%	+	\$0.00
Credit Voucher Commercial Debit	CR COMM DB	7171	0.00%	+	\$0.00	0.00%	+	\$0.00

REGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011		Apr 2012			
			% Rate	Per Item	% Rate	Per Item		
CPS/Retail Debit Reg	RETAIL D R	7000	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Key Entered Debit Reg	KEYED D R	7004	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Small Ticket Debit Reg	SML TKTD R	7005	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Restaurant Debit Reg	RSTRNT D R	7006	0.05%	+	\$0.22	0.05%	+	\$0.22
EIRF Debit Reg	EIRF D R	7034	0.05%	+	\$0.22	0.05%	+	\$0.22
EIRF Max Debit Reg	EIRFMAX DR	7035	0.05%	+	\$0.22	0.05%	+	\$0.22
Standard Debit Reg	V STND D R	7039	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Retail Threshold 1 Debit Reg	RTL TR1D R	7001	0.05%	+	\$0.22	Eliminated		
CPS/Retail Threshold 2 Debit Reg	RTL TR2D R	7002	0.05%	+	\$0.22	Eliminated		
CPS/Retail Threshold 3 Debit Reg	RTL TR3D R	7003	0.05%	+	\$0.22	Eliminated		
CPS/Supermarket Debit Reg	SPMKT D R	7026	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Supermarket Max Debit Reg	SPMKTMAXDR	7027	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Supermarket 1 Debit Reg	SPMKT1 D R	7028	0.05%	+	\$0.22	Eliminated		
CPS/Supermarket 2 Debit Reg	SPMKT2 D R	7029	0.05%	+	\$0.22	Eliminated		
CPS/Supermarket 3 Debit Reg	SPMKT3 D R	7030	0.05%	+	\$0.22	Eliminated		
CPS/Retail 2 CNP Debit Reg	RTL2CNPDR	7007	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Retail 2 CP Debit Reg	RTL2 CPD R	7008	0.05%	+	\$0.22	Eliminated		
Utility Debit Reg	UTLTY D R	7009	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Hotel Card Present DB Reg	HOTEL D R	7010	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Hotel CNP Debit Reg	HTLCNP D R	7011	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Car Rental CP Debit Reg	CAR D R	7012	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Car Rental CNP Debit Reg	CARCNP D R	7013	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Passenger Transport Card Present DB Reg	CPSAIRCPDR	7014	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Passenger Transport Card Not Present DB Reg	AIR CNP DR	7182				0.05%	+	\$0.22
CPS/CNP Debit Reg	CNP D R	7015	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Auto Fuel Dispenser DB Reg	AFD D R	7016	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Auto Fuel Max DB Reg	AFDMAX D R	7017	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Service Station Debit Reg	SVCSTN D R	7018	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Service Stn Max Debit Reg	SVCSTNMXDR	7019	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Commerce Basic Debit Reg	ECOMBC D R	7020	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm Preferred Debit Reg	ECOMPF D R	7021	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm - Hotel Debit Reg	ECMPFHD R	7022	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm - Car Rental Debit Reg	ECMPFCD R	7023	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/E-Comm Passenger Debit Reg	ECMPFPD R	7024	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Account Funding Debit Reg	ACCT F D R	7025	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Debt Repayment Debit Reg	DEBTPMTD R	7031	0.05%	+	\$0.22	0.05%	+	\$0.22
CPS/Debit Tax Payment Debit Reg	TAXPMT D R	7032	0.05%	+	\$0.22	0.05%	+	\$0.22
Debit Tax Convnc Fee Debit Reg	TXPMTF D R	7033	0.05%	+	\$0.22	0.05%	+	\$0.22
Credit - Passenger Debit Reg	CR PASSD R	7036	0.00%	+	\$0.00	0.00%	+	\$0.00
Credit Non Passenger Debt Reg	CR CONSD R	7037	0.00%	+	\$0.00	0.00%	+	\$0.00
Credit Voucher - Moto Debit Reg	CRMOTOD R	7038	0.00%	+	\$0.00	0.00%	+	\$0.00
Commercial Level II- Debit Reg	COMM L2D R	7040	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Electronic - DB Reg	COMELECD R	7041	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial CNP - Debit Reg	COMCNP D R	7042	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Retail - Debit Reg	COMRET D R	7043	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Bus 2 Bus - Debit Reg	COMB2B D R	7044	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Standard - Debit Reg	COMSTD D R	7045	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Utility - Debit Reg	COMUTY D R	7046	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial Card Present - Business Debit Reg	CP BUS DR	7183				0.05%	+	\$0.22
Commercial Card Not Present - Business Debit Reg	CNP BUS DR	7184				0.05%	+	\$0.22
Commercial Standard - Business Debit Reg	STNDBUS DR	7185				0.05%	+	\$0.22
Corporate Level III- Debit Reg	COMML3C DR	7179				0.05%	+	\$0.22
Corporate Electronic w/ Data - DB Reg	CRPELCDTDR	7180				0.05%	+	\$0.22
Corporate Travel Service - Debit Reg	COMTRVLCDR	7181				0.05%	+	\$0.22
Commercial Level III Debit Reg	COMLV3 DR	7172	0.05%	+	\$0.22	0.05%	+	\$0.22
GSA Large Ticket Debit Reg	GSALGKTDR	7173	0.05%	+	\$0.22	0.05%	+	\$0.22
GSA Gvnmnt To Gvnmnt Debit Reg	GSA G2G DR	7174	0.05%	+	\$0.22	0.05%	+	\$0.22
Purchasing Large Tkt Debit Reg	LG TKT DR	7175	0.05%	+	\$0.22	0.05%	+	\$0.22
Commercial CR Voucher Debit Reg	CRCOMM D R	7047	0.00%	+	\$0.00	0.00%	+	\$0.00
International Commercial Debit Reg	INTLCOMDR	7048	0.05%	+	\$0.22	0.05%	+	\$0.22
International Electronic Debit Reg	INTLELECTDR	7049	0.05%	+	\$0.22	0.05%	+	\$0.22
International Issuer Chip Debit Reg	INTLCHIPDR	7050	0.05%	+	\$0.22	0.05%	+	\$0.22

International Acquirer Chip Debit Reg	INTLACQRDR	7051	0.05%	+	\$0.22	0.05%	+	\$0.22
International Standard Debit Reg	INTLSTNDDR	7052	0.05%	+	\$0.22	0.05%	+	\$0.22
International Electronic Airline DB Reg	INTLAIRDR	7053	0.05%	+	\$0.22	0.05%	+	\$0.22
International Secure Ecomm Debit Reg	INTLSECRDR	7054	0.05%	+	\$0.22	0.05%	+	\$0.22
International Ecomm Merch Debit Reg	INTLECOMDR	7055	0.05%	+	\$0.22	0.05%	+	\$0.22
International Premium Debit Reg	INTLPREMDR	7056	0.05%	+	\$0.22	0.05%	+	\$0.22
International Super Premium Debit Reg	SUPPRMDR	7057	0.05%	+	\$0.22	0.05%	+	\$0.22

UNREGULATED PREPAID Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
CPS/Retail Base Prepaid	RETAIL PP	7132	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Restaurant Prepaid	RSTRNT PP	7135	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Small Ticket Prepaid	SML TKT PP	7134	1.60%	+	\$0.05	1.60%	+	\$0.05
CPS/CNP Prepaid	CNP PP	7143	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Key Entered Prepaid	KEYED PP	7133	1.75%	+	\$0.20	1.75%	+	\$0.20
EIRF Prepaid	EIRF PP	7153	1.80%	+	\$0.20	1.80%	+	\$0.20
EIRF Fuel Prepaid Max	EIRFMAX PP	7166	0.00%	+	\$0.95	0.00%	+	\$0.95
Standard Prepaid	V STND PP	7154	1.90%	+	\$0.25	1.90%	+	\$0.25
CPS/Supermarket Prepaid	SPMKT PP	7152	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Supermarket Prepaid Max	SPMKTMAXPP	7163	0.00%	+	\$0.35	0.00%	+	\$0.35
CPS/Service Station Prepaid	SVCSTN PP	7145	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Service Station Prepaid Max	SVCSTNMXP	7165	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS/Auto Fuel Dispenser Prepaid	AFD PP	7144	1.15%	+	\$0.15	1.15%	+	\$0.15
CPS/Auto Fuel Dispenser PP Max	AFDPPMAX PP	7164	0.00%	+	\$0.95	0.00%	+	\$0.95
CPS/Car Rental CNP Prepaid	CARCNP PP	7141	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Car Rental CP Prepaid	CAR PP	7140	1.75%	+	\$0.20	1.15%	+	\$0.15
CPS/Hotel CNP Prepaid	HTLCNP PP	7139	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Hotel Card Present Prepaid	HOTEL PP	7138	1.75%	+	\$0.20	1.15%	+	\$0.15
CPS/Passenger Transport Card Present Prepaid	CPSAIRPPCP	7142	1.75%	+	\$0.20	1.15%	+	\$0.15
CPS/Passenger Transport Card Not Present Prepaid	AIR CNP PP	7834				1.75%	+	\$0.20
CPS/Retail 2 CNP Prepaid	RTL2CNP PP	7136	0.65%	+	\$0.15	0.65%	+	\$0.15
CPS/Retail 2 CP Prepaid	RTL2 CP PP	7137	0.65%	+	\$0.15	Eliminated		
CPS/Retail 2 CNP Prepaid Max	RTL2CNPMPX	7161	0.00%	+	\$2.00	0.00%	+	\$2.00
CPS/Retail 2 CP Prepaid Max	RTL2CPPMPX	7162	0.00%	+	\$2.00	Eliminated		
CPS/E-Commerce Basic Prepaid	ECOMBC PP	7146	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm Preferred Prepaid	ECOMPF PP	7147	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm- Car Rental Prepaid	ECMPFC PP	7149	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm - Hotel Prepaid	ECMPFH PP	7148	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/E-Comm Passenger Prepaid	ECMPFP PP	7150	1.75%	+	\$0.20	1.75%	+	\$0.20
CPS/Account Funding Prepaid	ACCT F PP	7151	1.75%	+	\$0.20	1.80%	+	\$0.20

CARD ASSOCIATION FEES Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
International Service Assessment	VI ISA	213	0.40%	+	\$0.00	0.40%	+	\$0.00
Cash Advance International Service Assessment	CA ISA FEE	215	0.40%	+	\$0.00	0.40%	+	\$0.00
Account Verification†	VI ACTVER	3042	0.00%	+	\$0.0250	0.00%	+	\$0.0250
Mis-Use of Auth†	VI MISUSE	3043	0.00%	+	\$0.0450	0.00%	+	\$0.0450
Zero Floor Limit†	VI ZEROFL	3044	0.00%	+	\$0.1000	0.00%	+	\$0.1000
NAPF†	VI NAPF	3040	0.00%	+	\$0.0195	0.00%	+	\$0.0195
NAPF Debit†	VI NAPF DB	3048				0.00%	+	\$0.0155
NAPF Exempt†	APF EXEMPT	3045	0.00%	+	\$0.0000	0.00%	+	\$0.0000
Risk ID Service†	VI RISKID	3046	0.00%	+	\$0.0010	Eliminated		
Echeck Acquirer Processing Fee	ECHK APF	3047	0.00%	+	\$0.0000	0.00%	+	\$0.0000
Clearing Access	VI BII ACS	202	0.00%	+	\$0.0025	0.00%	+	\$0.0025
Int'l Acquiring Fee (IAF)	IAF	210	0.45%	+	\$0.0000	0.45%	+	\$0.0000
IAF High Risk	IAF HGHRSK	216	0.90%	+	\$0.0000	0.90%	+	\$0.0000
Assessments %	VI ASMT	200	0.1100%	+	\$0.0000	0.1100%	+	\$0.0000
Visa Transaction Integrity Fee (TIF)	VI TIF	207				0.00%	+	\$0.10
Fixed Acquirer Network Fee - Table 1A Tier 1**	FANF 1A 1	240				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1A Tier 2**	FANF 1A 2	241				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1A Tier 3**	FANF 1A 3	242				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1A Tier 4**	FANF 1A 4	243				0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1A Tier 5**	FANF 1A 5	244				0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1A Tier 6**	FANF 1A 6	245				0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1A Tier 7**	FANF 1A 7	246				0.00%	+	\$5.00
Fixed Acquirer Network Fee - Table 1A Tier 8**	FANF 1A 8	247				0.00%	+	\$5.00
Fixed Acquirer Network Fee - Table 1A Tier 9**	FANF 1A 9	248				0.00%	+	\$8.00
Fixed Acquirer Network Fee - Table 1A Tier 10**	FANF 1A 10	249				0.00%	+	\$12.00
Fixed Acquirer Network Fee - Table 1A Tier 11**	FANF 1A 11	250				0.00%	+	\$18.00
Fixed Acquirer Network Fee - Table 1A Tier 12**	FANF 1A 12	251				0.00%	+	\$25.00
Fixed Acquirer Network Fee - Table 1A Tier 13**	FANF 1A 13	252				0.00%	+	\$35.00
Fixed Acquirer Network Fee - Table 1A Tier 14**	FANF 1A 14	253				0.00%	+	\$45.00
Fixed Acquirer Network Fee - Table 1A Tier 15**	FANF 1A 15	254				0.00%	+	\$55.00
Fixed Acquirer Network Fee - Table 1A Tier 16**	FANF 1A 16	255				0.00%	+	\$65.00
Fixed Acquirer Network Fee - Table 1A Tier 17**	FANF 1A 17	256				0.00%	+	\$75.00
Fixed Acquirer Network Fee - Table 1A Tier 18**	FANF 1A 18	257				0.00%	+	\$85.00
Fixed Acquirer Network Fee - Table 1B Tier 1**	FANF 1B 1	260				0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 1B Tier 2**	FANF 1B 2	261				0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 1B Tier 3**	FANF 1B 3	262				0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 1B Tier 4**	FANF 1B 4	263				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1B Tier 5**	FANF 1B 5	264				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1B Tier 6**	FANF 1B 6	265				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 1B Tier 7**	FANF 1B 7	266				0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1B Tier 8**	FANF 1B 8	267				0.00%	+	\$4.00
Fixed Acquirer Network Fee - Table 1B Tier 9**	FANF 1B 9	268				0.00%	+	\$6.00
Fixed Acquirer Network Fee - Table 1B Tier 10**	FANF 1B 10	269				0.00%	+	\$8.00
Fixed Acquirer Network Fee - Table 1B Tier 11**	FANF 1B 11	270				0.00%	+	\$10.00
Fixed Acquirer Network Fee - Table 1B Tier 12**	FANF 1B 12	271				0.00%	+	\$14.00
Fixed Acquirer Network Fee - Table 1B Tier 13**	FANF 1B 13	272				0.00%	+	\$24.00
Fixed Acquirer Network Fee - Table 1B Tier 14**	FANF 1B 14	273				0.00%	+	\$32.00
Fixed Acquirer Network Fee - Table 1B Tier 15**	FANF 1B 15	274				0.00%	+	\$40.00
Fixed Acquirer Network Fee - Table 1B Tier 16**	FANF 1B 16	275				0.00%	+	\$50.00
Fixed Acquirer Network Fee - Table 1B Tier 17**	FANF 1B 17	276				0.00%	+	\$60.00
Fixed Acquirer Network Fee - Table 1B Tier 18**	FANF 1B 18	277				0.00%	+	\$65.00
Fixed Acquirer Network Fee - Table 2 Tier 1	FANF 2 1	280				0.00%	+	\$2.00
Fixed Acquirer Network Fee - Table 2 Tier 2	FANF 2 2	281				0.00%	+	\$2.90
Fixed Acquirer Network Fee - Table 2 Tier 3	FANF 2 3	282				0.00%	+	\$5.00
Fixed Acquirer Network Fee - Table 2 Tier 4	FANF 2 4	283				0.00%	+	\$7.00
Fixed Acquirer Network Fee - Table 2 Tier 5	FANF 2 5	284				0.00%	+	\$9.00
Fixed Acquirer Network Fee - Table 2 Tier 6	FANF 2 6	285				0.00%	+	\$15.00
Fixed Acquirer Network Fee - Table 2 Tier 7	FANF 2 7	286				0.00%	+	\$45.00
Fixed Acquirer Network Fee - Table 2 Tier 8	FANF 2 8	287				0.00%	+	\$120.00
Fixed Acquirer Network Fee - Table 2 Tier 9	FANF 2 9	288				0.00%	+	\$350.00
Fixed Acquirer Network Fee - Table 2 Tier 10	FANF 2 10	289				0.00%	+	\$700.00
Fixed Acquirer Network Fee - Table 2 Tier 11	FANF 2 11	290				0.00%	+	\$1,500.00
Fixed Acquirer Network Fee - Table 2 Tier 12	FANF 2 12	291				0.00%	+	\$3,500.00
Fixed Acquirer Network Fee - Table 2 Tier 13	FANF 2 13	292				0.00%	+	\$7,000.00
Fixed Acquirer Network Fee - Table 2 Tier 14	FANF 2 14	293				0.00%	+	\$15,000.00
Fixed Acquirer Network Fee - Table 2 Tier 15	FANF 2 15	294				0.00%	+	\$30,000.00
Fixed Acquirer Network Fee - Table 2 Tier 16	FANF 2 16	295				0.00%	+	\$40,000.00

*excludes Direct Marketing Sic Codes 596X

**Fee billed per active location

***program requires registration

**** \$0.95 Cap (see cgt 1659, 1658 or 1657)

† Fee Billed on Authorizations

MasterCard Interchange Categories (US)

CONSUMER & COMMERCIAL Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
Merit III	MERIT III	1023	1.58%	+	\$0.10	1.58%	+	\$0.10
Key Entered	KEY ENTERD	1027	1.89%	+	\$0.10	1.89%	+	\$0.10
Merit I	MERIT I	1021	1.89%	+	\$0.10	1.89%	+	\$0.10
Standard	STANDARD	1000	2.95%	+	\$0.10	2.95%	+	\$0.10
Merit III Tier 1	MER3 T1 C	1018	1.43%	+	\$0.10	1.43%	+	\$0.10
Merit III Tier 2	MER3 T2 C	1615	1.48%	+	\$0.10	1.48%	+	\$0.10
Merit III Tier 3	MER3 T3 C	1605	1.55%	+	\$0.10	1.55%	+	\$0.10
SuperMarket	MC SUPRMKT	1024	1.48%	+	\$0.10	1.48%	+	\$0.10
SuperMarket Tier 1	SMKT T1 C	1019	1.07%	+	\$0.05	1.07%	+	\$0.05
SuperMarket Tier 2	SMKT T2 C	1616	1.15%	+	\$0.05	1.15%	+	\$0.05
SuperMarket Tier 3	SMKT T3 C	1606	1.22%	+	\$0.05	1.22%	+	\$0.05
Warehouse Club***	WHSE CLUB	1026	0.90%	+	\$0.00	0.90%	+	\$0.00
Warehouse Club Tier 1	WRHS T1 C	1020	0.60%	+	\$0.00	0.60%	+	\$0.00
Merit I - Insurance	MERIT1INSU	1630	1.43%	+	\$0.05	1.43%	+	\$0.05
Merit I - Real Estate	MERIT1REAL	1634	1.10%	+	\$0.00	1.10%	+	\$0.00
Utility	MC UTILITY	1636	0.00%	+	\$0.65	0.00%	+	\$0.65
Petroleum**	PET AFDSVC	1695	1.90%	+	\$0.00	1.90%	+	\$0.00
Petroleum Base Max	PETBASEMAX	1625	0.00%	+	\$0.95	0.00%	+	\$0.95
MC Passenger Transport	AIR-PT	1022	1.75%	+	\$0.10	1.75%	+	\$0.10
Convenience Purchases	CONV PURCH	1080	1.90%	+	\$0.00	1.90%	+	\$0.00
Convenience Purchases - Tier 1	CONV TIER 1	7820						TBA
MC Travel Industries Premier Service***	PREMIER-L	1033	1.58%	+	\$0.10	1.58%	+	\$0.10
MC Travel Industries Premier Service***	PREMIER-V	1035	1.58%	+	\$0.10	1.58%	+	\$0.10
Service Industries***	SVC RECURR	1029	1.15%	+	\$0.05	1.15%	+	\$0.05
Public Sector CNP	PUBLIC CNP	1032	1.55%	+	\$0.10	1.55%	+	\$0.10
Public Sector CP	PUBLIC CP	1089	1.55%	+	\$0.10	1.55%	+	\$0.10
US Merchant UCAF	MCUSMRUCAF	1006	1.58%	+	\$0.10	1.58%	+	\$0.10
US Full UCAF	MCUSFULUCF	1007	1.68%	+	\$0.10	1.68%	+	\$0.10
Enhanced Merit III	ENH MER 3	1623	1.73%	+	\$0.10	1.73%	+	\$0.10
Enhanced Merit III Tier 1	ENH MER3T1	1608	1.43%	+	\$0.10	1.43%	+	\$0.10
Enhanced Merit III Tier 2	ENH MER3T2	1609	1.48%	+	\$0.10	1.48%	+	\$0.10
Enhanced Merit III Tier 3	ENH MER3T3	1610	1.55%	+	\$0.10	1.55%	+	\$0.10
Enhanced Supermarket	ENH SMKT	1624	1.48%	+	\$0.10	1.48%	+	\$0.10
Enhanced Supermarket Tier 1	ENH SMKTT1	1612	1.07%	+	\$0.05	1.07%	+	\$0.05
Enhanced Supermarket Tier 2	ENH SMKTT2	1613	1.15%	+	\$0.05	1.15%	+	\$0.05
Enhanced Supermarket Tier 3	ENH SMKTT3	1614	1.22%	+	\$0.05	1.22%	+	\$0.05
Enhanced Warehouse Club***	ENH WHSE	1626	0.90%	+	\$0.00	0.90%	+	\$0.00
Enhanced Warehouse Club Tier 1	ENH WHSET1	1620	0.60%	+	\$0.00	0.60%	+	\$0.00
Enhanced Key Entered	ENH KEYED	1627	2.04%	+	\$0.10	2.04%	+	\$0.10
Enhanced Merit I	ENH MERITI	1621	2.04%	+	\$0.10	2.04%	+	\$0.10
Enhanced Merit I - Insurance	ENHMR1INSU	1697	1.43%	+	\$0.05	1.43%	+	\$0.05
Enhanced Merit I - Real Estate	ENHMR1REAL	1691	1.10%	+	\$0.00	1.10%	+	\$0.00
Enhanced Standard	ENH STND	1698	2.95%	+	\$0.10	2.95%	+	\$0.10
Enhanced Convenience Purchase	ENH CONVPR	1680	1.90%	+	\$0.00	1.90%	+	\$0.00
Enhanced Convenience Purchases - Tier 1	ENHCONVTR1	7821						TBA
Enhanced Service Industries***	ENH SIIP	1629	1.15%	+	\$0.05	1.15%	+	\$0.05
Enhanced Public Sector CNP	ENHPUBSCNP	1632	1.55%	+	\$0.10	1.55%	+	\$0.10
Enhanced Public Sector CP	ENHPUBSECP	1689	1.55%	+	\$0.10	1.55%	+	\$0.10
Enhanced Merchant UCAF	ENH MRUCAF	1607	1.73%	+	\$0.10	1.73%	+	\$0.10
Enhanced Full UCAF	ENHFULUCAF	1611	1.83%	+	\$0.10	1.83%	+	\$0.10
Enhanced Travel Premier Lodging	ENH TIPS	1633	1.80%	+	\$0.10	1.80%	+	\$0.10
Enhanced Travel Premier Car Rental	ENH TIPS	1635	1.80%	+	\$0.10	1.80%	+	\$0.10
Enhanced Utility	ENHUTILITY	1638	0.00%	+	\$0.65	0.00%	+	\$0.65
Enhanced Passenger Transport	ENH PT	1622	1.90%	+	\$0.10	1.90%	+	\$0.10
Enhanced Petroleum**	ENH PETRO	1696	1.90%	+	\$0.00	1.90%	+	\$0.00
Enhanced Petroleum Base Max	ENHPETBSMX	1619	0.00%	+	\$0.95	0.00%	+	\$0.95
Corporate Face to Face - Corporate	FACE-FACEC	1040	2.15%	+	\$0.10	2.15%	+	\$0.10
Corporate Face to Face - Business Cards	FACE-FACEB	1639	2.20%	+	\$0.10	2.20%	+	\$0.10
Corporate Face to Face - Fleet Cards	FACE-FACEF	1641	2.50%	+	\$0.10	2.50%	+	\$0.10
Corporate Face to Face - Purchasing Cards	FACE-FACEP	1640	2.40%	+	\$0.10	2.40%	+	\$0.10
Corporate Face to Face Petroleum	F 2 F PET	1644	2.05%	+	\$0.10	2.05%	+	\$0.10
Corporate Data Rate III	C DATA III	1046	1.80%	+	\$0.10	1.80%	+	\$0.10
Corporate Data Rate II - Corporate	C DATA II C	1047	2.15%	+	\$0.10	2.15%	+	\$0.10
Corp Data Rate II - Business	C DATA II B	1649	2.20%	+	\$0.10	2.20%	+	\$0.10
Corp Data Rate II - Fleet	C DATA II F	1648	2.50%	+	\$0.10	2.50%	+	\$0.10
Corp Data Rate II - Purchasing	C DATA II P	1647	2.40%	+	\$0.10	2.40%	+	\$0.10
Corp Data Rate II Petroleum	CDATAIIPET	1693	2.05%	+	\$0.10	2.05%	+	\$0.10
MC Utilities - Business	UTLTY BUS	1337	0.00%	+	\$1.50	0.00%	+	\$1.50
Corporate Data Rate I	C DATA I	1048	2.65%	+	\$0.10	2.65%	+	\$0.10
MC Commerical Supermarket - Corporate	SPMKT CORP	1396	1.07%	+	\$0.05	1.07%	+	\$0.05
MC Commerical Supermarket - Business	SPMKT BUS	1397	1.07%	+	\$0.05	1.07%	+	\$0.05
MC Commerical Supermarket - Purchasing	SPMKTPURCH	1398	1.07%	+	\$0.05	1.07%	+	\$0.05
MC Commerical Supermarket - Fleet	SPMKTFLEET	1399	1.07%	+	\$0.05	1.07%	+	\$0.05
Corporate T&E III - Corporate	CORP T&E 3	1005	2.20%	+	\$0.10	2.20%	+	\$0.10
Corporate T&E II - Corporate	CORP T&E 2	1004	2.25%	+	\$0.10	2.25%	+	\$0.10
Corporate T&E I - Corporate	CORP T&E 1	1002	2.40%	+	\$0.00	2.40%	+	\$0.00
Corporate T&E III - Business	CORP T&E3B	1305	2.30%	+	\$0.10	2.30%	+	\$0.10
Corporate T&E II - Business	CORP T&E2B	1304	2.35%	+	\$0.10	2.35%	+	\$0.10
Corporate T&E I - Business	CORP T&E1B	1302	2.50%	+	\$0.00	2.50%	+	\$0.00
Corporate T&E III - Purchasing	CORP T&E3P	1309	2.50%	+	\$0.10	2.50%	+	\$0.10
Corporate T&E II - Purchasing	CORP T&E2P	1307	2.55%	+	\$0.10	2.55%	+	\$0.10
Corporate T&E I - Purchasing	CORP T&E1P	1303	2.70%	+	\$0.00	2.70%	+	\$0.00
Corporate T&E III - Fleet	CORP T&E3F	1314	2.50%	+	\$0.10	2.50%	+	\$0.10
Corporate T&E II - Fleet	CORP T&E2F	1308	2.55%	+	\$0.10	2.55%	+	\$0.10
Corporate T&E I - Fleet	CORP T&E1F	1317	2.70%	+	\$0.00	2.70%	+	\$0.00
Corporate T&E I - Breakeven Corp	CT&E1 BE C	7825				2.20%	+	\$0.10
Corporate T&E I - Breakeven Business	CT&E1 BE B	7826				2.50%	+	\$0.00
Corporate T&E I - Breakeven Purchasing	CT&E1 BE P	7827				2.70%	+	\$0.00
Corporate T&E I - Breakeven Fleet	CT&E1 BE F	7828				2.70%	+	\$0.00
Corporate Standard	CORP STND	1001	2.95%	+	\$0.10	2.95%	+	\$0.10
Corporate Large Ticket 1	CORP LG TK	1042	1.25%	+	\$40.00	1.25%	+	\$40.00
Corporate Large Ticket 2	CORPLGTK2	1642	1.25%	+	\$40.00	1.25%	+	\$40.00
Corporate Large Ticket 3	CORPLGTK3	1643	1.25%	+	\$40.00	1.25%	+	\$40.00
Corporate Large Ticket 1 MPG	C LGTK1MPG	1671	1.20%	+	\$0.00	1.20%	+	\$0.00
Corporate Large Ticket 2 MPG	C LGTK2MPG	1672	0.90%	+	\$0.00	0.90%	+	\$0.00

Corporate Large Ticket 3 MPG	C LGTK3MPG	1673	0.70%	+	\$0.00	0.70%	+	\$0.00
Enhanced Business Supermarket	SPMKTBUS E	1323	1.07%	+	\$0.05	1.07%	+	\$0.05
Enhanced Business Data Rate I	CDATA I E	1345	2.77%	+	\$0.10	2.77%	+	\$0.10
Enhanced Business Data Rate II	CDATA II E	1346	2.32%	+	\$0.10	2.32%	+	\$0.10
Enhanced Business Data Rate II - Petroleum	DAT2PETROE	1386	2.17%	+	\$0.10	2.17%	+	\$0.10
Enhanced Business Data Rate III	CDATAIII E	1347	1.92%	+	\$0.10	1.92%	+	\$0.10
Enhanced Business Face to Face	F 2 F ENH	1348	2.32%	+	\$0.10	2.32%	+	\$0.10
Enhanced Business Face to Face - Petroleum	F2FPETRO E	1387	2.17%	+	\$0.10	2.17%	+	\$0.10
Enhanced Business Large Ticket I	LGTKT1 ENH	1349	1.37%	+	\$40.00	1.37%	+	\$40.00
Enhanced Business Large Ticket II	LGTKT2 ENH	1350	1.37%	+	\$40.00	1.37%	+	\$40.00
Enhanced Business Large Ticket III	LGTKT3 ENH	1351	1.37%	+	\$40.00	1.37%	+	\$40.00
Enhanced Business Large Ticket I MPG	LGTKT1MPGE	1352	1.20%	+	\$0.00	1.20%	+	\$0.00
Enhanced Business Large Ticket II MPG	LGTKT2MPGE	1353	0.90%	+	\$0.00	0.90%	+	\$0.00
Enhanced Business Large Ticket III MPG	LGTKT3MPGE	1354	0.70%	+	\$0.00	0.70%	+	\$0.00
Enhanced Business Business Standard	CORPSTND E	1355	3.07%	+	\$0.10	3.07%	+	\$0.10
Enhanced Business T&E I - Breakeven	C T&E1BE E	7830				2.62%	+	\$0.00
Enhanced Business T&E I	CORP T&E1E	1356	2.62%	+	\$0.00	2.62%	+	\$0.00
Enhanced Business T&E II	CORP T&E2E	1357	2.47%	+	\$0.10	2.47%	+	\$0.10
Enhanced Business T&E III	CORP T&E3E	1358	2.42%	+	\$0.10	2.42%	+	\$0.10
Enhanced Business Warehouse Base	WRHS BUS E	1359	1.10%	+	\$0.00	1.10%	+	\$0.00
Enhanced Business Warehouse Tier 1	WRHS1BUSE	1360	0.90%	+	\$0.00	0.90%	+	\$0.00
Enhanced Business Utilities	UTLTYBUS E	1361	0.00%	+	\$1.50	0.00%	+	\$1.50
World Business Supermarket	SPMKTWBUS	1321	1.07%	+	\$0.05	1.07%	+	\$0.05
World Business Corp Face to Face	MWBCORPFTF	1440	2.37%	+	\$0.10	2.37%	+	\$0.10
World Bus Corp F2F Petroleum	MWBF2FPET	1645	2.22%	+	\$0.10	2.22%	+	\$0.10
World Business Utility	MWB UTLTY	1338	0.00%	+	\$1.50	0.00%	+	\$1.50
World Business Large Ticket 1	MWBCMLGTK1	1442	1.42%	+	\$40.00	1.42%	+	\$40.00
World Business Large Ticket 2	MWBCMLGTK2	1470	1.42%	+	\$40.00	1.42%	+	\$40.00
World Business Large Ticket 3	MWBCMLGTK3	1484	1.42%	+	\$40.00	1.42%	+	\$40.00
World Business Large Ticket 1 MPG	MWBCLT1MPG	1485	1.20%	+	\$0.00	1.20%	+	\$0.00
World Business Large Ticket 2 MPG	MWBCLT2MPG	1486	0.90%	+	\$0.00	0.90%	+	\$0.00
World Business Large Ticket 3 MPG	MWBCLT3MPG	1487	0.70%	+	\$0.00	0.70%	+	\$0.00
World Business Data Rate III	MWBCOMDAT3	1446	1.97%	+	\$0.10	1.97%	+	\$0.10
World Business Data Rate II	MWBCOMDAT2	1447	2.37%	+	\$0.10	2.37%	+	\$0.10
World Bus Data Rate II Petroleum	MWBCOM2PET	1694	2.22%	+	\$0.10	2.22%	+	\$0.10
World Business Data Rate I	MWBCOMDAT1	1448	2.82%	+	\$0.10	2.82%	+	\$0.10
World Business T&E III	MWBCOMT&E3	1465	2.47%	+	\$0.10	2.47%	+	\$0.10
World Business T&E II	MWBCOMT&E2	1464	2.52%	+	\$0.10	2.52%	+	\$0.10
World Business T&E I	MWBCOMT&E1	1462	2.67%	+	\$0.00	2.67%	+	\$0.00
World Business T&E I - Breakeven	MWB T&E1BE	7829				2.67%	+	\$0.00
World Business Standard	MWBCOMSTND	1499	3.12%	+	\$0.10	3.12%	+	\$0.10
World Elite Business Supermarket	WEBSPMKT	1322	1.07%	+	\$0.05	1.07%	+	\$0.05
World Elite Business Large Ticket I	WEBCMLGTK1	1362	1.47%	+	\$40.00	1.47%	+	\$40.00
World Elite Business Large Ticket II	WEBCMLGTK2	1363	1.47%	+	\$40.00	1.47%	+	\$40.00
World Elite Business Large Ticket III	WEBCMLGTK3	1364	1.47%	+	\$40.00	1.47%	+	\$40.00
World Elite Business Face to Face	WEB F2F	1365	2.42%	+	\$0.10	2.42%	+	\$0.10
World Elite Business F2F Petroleum	WEBF2FPET	1366	2.27%	+	\$0.10	2.27%	+	\$0.10
World Elite Business Data Rate I	WEBCOMDAT1	1367	2.87%	+	\$0.10	2.87%	+	\$0.10
World Elite Business Data Rate II	WEBCOMDAT2	1368	2.42%	+	\$0.10	2.42%	+	\$0.10
World Elite Business Data Rate II Petroleum	WEBCOM2PET	1369	2.27%	+	\$0.10	2.27%	+	\$0.10
World Elite Business Data Rate III	WEBCOMDAT3	1370	2.02%	+	\$0.10	2.02%	+	\$0.10
World Elite Business T&E I - Breakeven	WEB T&E1BE	7831				2.72%	+	\$0.00
World Elite Business T&E I	WEBCOMT&E1	1371	2.72%	+	\$0.00	2.72%	+	\$0.00
World Elite Business T&E II	WEBCOMT&E2	1372	2.57%	+	\$0.10	2.57%	+	\$0.10
World Elite Business T&E III	WEBCOMT&E3	1373	2.52%	+	\$0.10	2.52%	+	\$0.10
World Elite Business Utilities	WEBUTILITY	1374	0.00%	+	\$1.50	0.00%	+	\$1.50
World Elite Business Large Ticket I MPG	WEBCLT1MPG	1375	1.20%	+	\$0.00	1.20%	+	\$0.00
World Elite Business Large Ticket II MPG	WEBCLT2MPG	1376	0.90%	+	\$0.00	0.90%	+	\$0.00
World Elite Business Large Ticket III MPG	WEBCLT3MPG	1377	0.70%	+	\$0.00	0.70%	+	\$0.00
World Elite Business Standard	WEB STAND	1378	3.17%	+	\$0.10	3.17%	+	\$0.10
Intl Premium Electronic	INTLP ELEC	1326	1.85%	+	\$0.00	1.85%	+	\$0.00
Intl Premium Full UCAF	INTLPFUCAF	1327	1.85%	+	\$0.00	1.85%	+	\$0.00
Intl Premium Merchant UCAF	INTLPMUCAF	1328	1.85%	+	\$0.00	1.85%	+	\$0.00
Intl Premium Consumer Standard	INTLP STND	1329	1.85%	+	\$0.00	1.85%	+	\$0.00
Intl Premium Commercial Standard	CORP INTLP	1380	2.00%	+	\$0.00	2.00%	+	\$0.00
Intl Super Premium Electronic	INTLELECSP	1392	1.98%	+	\$0.00	1.98%	+	\$0.00
Intl Super Premium Full UCAF	INTLFULLSP	1393	1.98%	+	\$0.00	1.98%	+	\$0.00
Intl Super Premium Merchant UCAF	INTLMRCHSP	1394	1.98%	+	\$0.00	1.98%	+	\$0.00
Intl Super Premium Consumer Standard	INTLSTNDSP	1395	1.98%	+	\$0.00	1.98%	+	\$0.00
International Electronic	INTL ELEC	1031	1.10%	+	\$0.00	1.10%	+	\$0.00
International Standard	M INTLSTND	1030	1.60%	+	\$0.00	1.60%	+	\$0.00
Int'l Full UCAF	MCFULLUCAF	1034	1.54%	+	\$0.00	1.54%	+	\$0.00
Int'l Merchant UCAF	MC MR UCAF	1049	1.44%	+	\$0.00	1.44%	+	\$0.00
Int'l Electronic Card Consumer	INTELECONS	1637	1.10%	+	\$0.00	1.10%	+	\$0.00
Int'l Corporate	CORP INTL	1041	2.00%	+	\$0.00	2.00%	+	\$0.00
Int'l Corporate Purchasing	INTL PURCH	1043	2.00%	+	\$0.00	2.00%	+	\$0.00
Int'l Corp. Purch. Data Rt II	C INTL II	1045	1.70%	+	\$0.00	1.70%	+	\$0.00
Int'l Corporate Large Ticket	C INTL LG	1044	0.90%	+	\$30.00	0.90%	+	\$30.00
Diners Electronic	DINERS ELE	1098	2.00%	+	\$0.00	2.00%	+	\$0.00
Diners Standard	DINERS STN	1099	2.50%	+	\$0.00	2.50%	+	\$0.00
World Merit III	MCW MERIT3	1423	1.77%	+	\$0.10	1.77%	+	\$0.10
World Merit III Tier 1	MCW MERIT3	1418	1.53%	+	\$0.10	1.53%	+	\$0.10
World Merit III Tier 2	MCW MER3T2	1415	1.58%	+	\$0.10	1.58%	+	\$0.10
World Merit III Tier 3	MCW MER3T3	1422	1.65%	+	\$0.10	1.65%	+	\$0.10
World SuperMarket	MCW SUPRMK	1424	1.58%	+	\$0.10	1.58%	+	\$0.10
World SuperMarket Tier 1	MCW SMKTT1	1419	1.07%	+	\$0.05	1.07%	+	\$0.05
World SuperMarket Tier 2	MCW SMKTT2	1416	1.25%	+	\$0.05	1.25%	+	\$0.05
World SuperMarket Tier 3	MCW SMKTT3	1425	1.32%	+	\$0.05	1.32%	+	\$0.05
World & World Elite Warehouse Club***	MCW WHSECB	1426	0.90%	+	\$0.00	0.90%	+	\$0.00
World Warehouse Club Tier 1	MCW WRHST1	1420	0.60%	+	\$0.00	0.60%	+	\$0.00
World Key Entered	MCW KEYED	1427	2.05%	+	\$0.10	2.05%	+	\$0.10
World Merit I	MCW MERIT1	1421	2.05%	+	\$0.10	2.05%	+	\$0.10
World Merit I - Insurance	MCWMR1INSU	1417	1.43%	+	\$0.05	1.43%	+	\$0.05
World Merit I - Real Estate	MCWMR1REAL	1481	1.10%	+	\$0.00	1.10%	+	\$0.00
World Standard	MCW STND	1400	2.95%	+	\$0.10	2.95%	+	\$0.10
World Utility	MCWUTILITY	1436	0.00%	+	\$0.65	0.00%	+	\$0.65
World Card T&E	MCW T&E	1428	2.30%	+	\$0.10	2.30%	+	\$0.10
World Restaurant	MCW RESTRN	1494	1.73%	+	\$0.10	1.73%	+	\$0.10
World Merchant UCAF	MCWUSMRUCF	1430	1.77%	+	\$0.10	1.77%	+	\$0.10
World Full UCAF	MCWUSFULUC	1431	1.87%	+	\$0.10	1.87%	+	\$0.10
World Petroleum**	MCW PETRO	1495	2.00%	+	\$0.00	2.00%	+	\$0.00
World Petroleum Base Max	MCWPETBSMX	1413	0.00%	+	\$0.95	0.00%	+	\$0.95
World & World Elite Convenience Purchases	MCWCONPURC	1480	2.00%	+	\$0.00	2.00%	+	\$0.00
World Convenience Purchases - Tier 1	MCWCONVTR1	7822						TBA
World Elite Convenience Purchases - Tier 1	MWECONVTR1	7823						TBA
World & World Elite Service Industries***	MCW SVCREC	1429	1.15%	+	\$0.05	1.15%	+	\$0.05
World & World Elite Public Sector CNP	MCW PUBCNP	1432	1.55%	+	\$0.10	1.55%	+	\$0.10

World & World Elite Public Sector CP	MCW PUB CP	1489	1.55%	+	\$0.10	1.55%	+	\$0.10
World Elite Utility	MWEUTILITY	1439	0.00%	+	\$0.75	0.00%	+	\$0.75
World Elite Merit III	MWE MERIT3	1445	2.20%	+	\$0.10	2.20%	+	\$0.10
World Elite Merit III Tier 1	MWE MER3T1	1341	2.05%	+	\$0.10	2.05%	+	\$0.10
World Elite Merit III Tier 2	MWE MER3T2	1340	2.10%	+	\$0.10	2.10%	+	\$0.10
World Elite Merit III Tier 3	MWE MER3T3	1444	2.15%	+	\$0.10	2.15%	+	\$0.10
World Elite SuperMarket	MWE SUPRMK	1450	1.90%	+	\$0.10	1.90%	+	\$0.10
World Elite Key Entered	MWE KEYED	1435	2.50%	+	\$0.10	2.50%	+	\$0.10
World Elite Merit I	MWE MERITI	1434	2.50%	+	\$0.10	2.50%	+	\$0.10
World Elite Merit I - Insurance	MWEMR1INSU	1437	2.20%	+	\$0.10	2.20%	+	\$0.10
World Elite Merit I - Real Estate	MWEMR1REAL	1438	2.20%	+	\$0.10	2.20%	+	\$0.10
World Elite Standard	MWE STND	1433	3.25%	+	\$0.10	3.25%	+	\$0.10
World Elite T&E	MWE T&E	1451	2.75%	+	\$0.10	2.75%	+	\$0.10
World Elite Restaurant	MWE RESTRN	1449	2.20%	+	\$0.10	2.20%	+	\$0.10
World Elite Merchant UCAF	MWEUSMRUCF	1441	2.20%	+	\$0.10	2.20%	+	\$0.10
World Elite Full UCAF	MWEUSFULUC	1443	2.30%	+	\$0.10	2.30%	+	\$0.10
World Elite Airline	MWEAIRLINE	1454	2.30%	+	\$0.10	2.30%	+	\$0.10
World Elite Petroleum**	MWE PETRO	1496	2.00%	+	\$0.00	2.00%	+	\$0.00
World Elite Petroleum Base Max	MWEPETBCM	1414	0.00%	+	\$0.95	0.00%	+	\$0.95
World Elite T&E Large Ticket	MWE LRGTKT	1488	2.00%	+	\$0.00	2.00%	+	\$0.00
High Value Key-Entered	HV KEYED	1459	2.50%	+	\$0.10	2.50%	+	\$0.10
High Value T&E Large Ticket	HVT&ELGTKT	1482	2.00%	+	\$0.00	2.00%	+	\$0.00
High Value Merit III Tier 1	HVMERIT3T1	1461	2.05%	+	\$0.10	2.05%	+	\$0.10
High Value Merit III Tier 2	HVMERIT3T2	1467	2.10%	+	\$0.10	2.10%	+	\$0.10
High Value Merit III Tier 3	HVMERIT3T3	1469	2.15%	+	\$0.10	2.15%	+	\$0.10
High Value Merit III Base	HV MERIT3	1460	2.20%	+	\$0.10	2.20%	+	\$0.10
High Value Merit 1	HV MERIT1	1458	2.50%	+	\$0.10	2.50%	+	\$0.10
High Value Merit 1 Real Estate	HVMR1 REAL	1334	2.20%	+	\$0.10	2.20%	+	\$0.10
High Value Merit 1 Insurance	HVMR1 INSU	1315	2.20%	+	\$0.10	2.20%	+	\$0.10
High Value Petroleum Base**	HV PETRO	1479	2.00%	+	\$0.00	2.00%	+	\$0.00
High Value Petroleum Base Max	HVPETROMAX	1379	0.00%	+	\$0.95	0.00%	+	\$0.95
High Value Public Sector CP	HVPUBSECCP	1472	1.55%	+	\$0.10	1.55%	+	\$0.10
High Value Public Sector CNP	HVPUBSECCNP	1473	1.55%	+	\$0.10	1.55%	+	\$0.10
High Value Restaurant	HV REST	1474	2.20%	+	\$0.10	2.20%	+	\$0.10
High Value Supermarket Tier 1	HVSUPRMKT1	1319	1.07%	+	\$0.05	1.07%	+	\$0.05
High Value Supermarket Tier 2	HVSUPRMKT2	1316	1.25%	+	\$0.05	1.25%	+	\$0.05
High Value Supermarket Tier 3	HVSUPRMKT3	1325	1.32%	+	\$0.05	1.32%	+	\$0.05
High Value Standard	HV STND	1457	3.25%	+	\$0.10	3.25%	+	\$0.10
High Value Supermarket Base	HV SUPRMK	1492	1.90%	+	\$0.10	1.90%	+	\$0.10
High Value Service Industries	HV SVCINDS	1471	1.15%	+	\$0.05	1.15%	+	\$0.05
High Value T&E	HV T&E	1493	2.75%	+	\$0.10	2.75%	+	\$0.10
High Value Warehouse Base	HV WRHS	1483	0.90%	+	\$0.00	0.90%	+	\$0.00
High Value Warehouse Tier 1	HV WRHST1	1320	0.60%	+	\$0.00	0.60%	+	\$0.00
High Value Airline	HV AIRLINE	1477	2.30%	+	\$0.10	2.30%	+	\$0.10
High Value Convenience Purch	HV CONPURC	1491	2.00%	+	\$0.00	2.00%	+	\$0.00
High Value Convenience Purchases - Tier 1	HVCONVTR1	7824						TBA
High Value Full UCAF	HVFULLUCAF	1476	2.30%	+	\$0.10	2.30%	+	\$0.10
High Value Merchant UCAF	HV MR UCAF	1475	2.20%	+	\$0.10	2.20%	+	\$0.10
High Value Utilities	HV UTILITY	1478	0.00%	+	\$0.75	0.00%	+	\$0.75
Rewards Redemption Consumer	RDMPN CON	1381	0.90%	+	\$0.00	0.90%	+	\$0.00
Rewards Redemption World	RDMPN MCW	1383	0.90%	+	\$0.00	0.90%	+	\$0.00
Rewards Redemption Commercial	RDMPN COM	1384	0.90%	+	\$0.00	0.90%	+	\$0.00
Electronic Payment Account	ELECPMTACT	1690	0.00%	+	\$0.00	0.00%	+	\$0.00
Cash Advance	CASH ADV	70	0.00%	+	-\$2.05	0.00%	+	-\$2.05
International Cash Advance	INTLCASHAD	75	-0.09%	+	-\$3.60	-0.09%	+	-\$3.60
Consumer Credit Refund Group 1	MC REFCON1	1404	2.42%	+	\$0.00	2.42%	+	\$0.00
Consumer Credit Refund Group 2	MC REFCON2	1405	2.09%	+	\$0.00	2.09%	+	\$0.00
Consumer Credit Refund Group 3	MC REFCON3	1406	1.95%	+	\$0.00	1.95%	+	\$0.00
Consumer Credit Refund Group 4	MC REFCON4	1407	1.82%	+	\$0.00	1.82%	+	\$0.00
Consumer Credit Refund Group 5	MC REFCON5	1408	1.73%	+	\$0.00	1.73%	+	\$0.00
Corporate Refund Group 1	MC REFGRP1	1409	2.37%	+	\$0.00	2.37%	+	\$0.00
Corporate Refund Group 2	MC REFGRP2	1410	2.30%	+	\$0.00	2.30%	+	\$0.00
Corporate Refund Group 3	MC REFGRP3	1411	2.21%	+	\$0.00	2.21%	+	\$0.00
Corporate Refund Group 4	MC REFGRP4	1412	2.16%	+	\$0.00	2.16%	+	\$0.00

UNREGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011		Apr 2012			
			% Rate	Per Item	% Rate	Per Item		
Merit III Debit	MERIT 3 D	1523	1.05%	+	\$0.15	1.05%	+	\$0.15
Key Entered Debit	KEY ENTE D	1527	1.64%	+	\$0.16	1.64%	+	\$0.16
Merit I Debit	MERIT 1 D	1521	1.64%	+	\$0.16	1.64%	+	\$0.16
Small Ticket Debit	MC SM TK D	1593	1.55%	+	\$0.04	1.55%	+	\$0.04
Restaurant Debit	MC REST D	1594	1.19%	+	\$0.10	1.19%	+	\$0.10
Standard Debit	MC STND D	1500	1.90%	+	\$0.25	1.90%	+	\$0.25
Emerging Market Debit	EMRG MKT D	1597	0.80%	+	\$0.25	0.80%	+	\$0.25
Merit III Tier 1 Debit	MER3 T1 D	1518	0.70%	+	\$0.15	0.70%	+	\$0.15
Merit III Tier 2 Debit	MER3 T2 D	1515	0.83%	+	\$0.15	0.83%	+	\$0.15
Merit III Tier 3 Debit	MER3 T3 D	1505	0.95%	+	\$0.15	0.95%	+	\$0.15
SuperMarket Debit	MC SUPRM D	1524	1.05%	+	\$0.15*	1.05%	+	\$0.15*
SuperMarket Max Debit Debit	SMKT TMAXD	1508	0.00%	+	\$0.35	0.00%	+	\$0.35
SuperMarket Tier 1 Debit	SMKT T1 D	1519	0.70%	+	\$0.15	0.70%	+	\$0.15
SuperMarket Tier 2 Debit	SMKT T2 D	1516	0.83%	+	\$0.15	0.83%	+	\$0.15
SuperMarket Tier 3 Debit	SMKT T3 D	1506	0.95%	+	\$0.15	0.95%	+	\$0.15
Warehouse Club*** Debit	WHSE CLU D	1526	1.05%	+	\$0.15*	1.05%	+	\$0.15*
Warehouse Club Max Debit	WRHS TMAXD	1509	0.00%	+	\$0.35	0.00%	+	\$0.35
Warehouse Club Tier 1 Debit	WRHS T1 D	1520	0.70%	+	\$0.15	0.70%	+	\$0.15
Warehouse Club Tier 2 Debit	WRHS T2 D	1517	0.83%	+	\$0.15	0.83%	+	\$0.15
Warehouse Club Tier 3 Debit	WRHS T3 D	1507	0.95%	+	\$0.15	0.95%	+	\$0.15
Merit I - Real Estate Debit	MER1 IREAL	1631	1.10%	+	\$0.00	1.10%	+	\$0.00
Utility Debit	MC UTIL DB	1536	0.00%	+	\$0.45	0.00%	+	\$0.45
MC Passenger Transport Debit	AIR-PT D	1522	1.60%	+	\$0.15	1.60%	+	\$0.15
MC Travel Industries Premier Service Lodging Debit	PREMIERL D	1533	1.15%	+	\$0.15	1.15%	+	\$0.15
MC Travel Industries Premier Service Car Rental Debit	PREMIERV D	1535	1.15%	+	\$0.15	1.15%	+	\$0.15
Service Industries*** Debit	SVC RECU D	1529	1.15%	+	\$0.05	1.15%	+	\$0.05
US Merchant UCAF Debit	MCUSMRUCFD	1530	1.05%	+	\$0.15	1.05%	+	\$0.15
US Full UCAF Debit	MCUSFULUCD	1531	1.15%	+	\$0.15	1.15%	+	\$0.15
Small Ticket - Tier 1 Debit Debit	SM TKT TR1	1339	1.30%	+	\$0.02	1.30%	+	\$0.02
Petroleum- CAT/AFD** Debit	PET AFD D	1595	0.70%	+	\$0.17	0.70%	+	\$0.17
Petroleum - Service Stations** Debit	PET SVC D	1596	0.70%	+	\$0.17	0.70%	+	\$0.17
Petroleum - AFD Max Debit	PETAFDMAX	1504	0.00%	+	\$0.95	0.00%	+	\$0.95
Petroleum - Service Station Max Debit	PETSVCMAX	1514	0.00%	+	\$0.95	0.00%	+	\$0.95
Rewards Redemption Debit	RDMPN DB	1382	0.90%	+	\$0.00	0.90%	+	\$0.00
Consumer Debit Refund Group 1	MC REF G1D	1401	1.72%	+	\$0.00	1.72%	+	\$0.00
Consumer Debit Refund Group 2	MC REF G2D	1402	1.68%	+	\$0.00	1.68%	+	\$0.00
Consumer Debit Refund Group 3	MC REF G3D	1403	1.40%	+	\$0.00	1.40%	+	\$0.00

REGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011		Apr 2012	
			% Rate	Per Item	% Rate	Per Item

Merit III Base - Debit Reg	MER3 D R	7300	0.05%	+	\$0.21	0.05%	+	\$0.21
Restaurant - Debit Reg	REST D R	7304	0.05%	+	\$0.21	0.05%	+	\$0.21
Small Ticket - Debit Reg	SM TKT D R	7305	0.05%	+	\$0.21			TBA
Key Entered - Debit Reg	KEYENTRD R	7313	0.05%	+	\$0.21	0.05%	+	\$0.21
Merit I - Debit Reg	MER1 D R	7314	0.05%	+	\$0.21	0.05%	+	\$0.21
Consumer Standard - Debit Reg	STND D R	7335	0.05%	+	\$0.21	0.05%	+	\$0.21
Merit III Tier 1 - Debit Reg	MER3T1 D R	7301	0.05%	+	\$0.21	0.05%	+	\$0.21
Merit III Tier 2 - Debit Reg	MER3T2 D R	7302	0.05%	+	\$0.21	0.05%	+	\$0.21
Merit III Tier 3 - Debit Reg	MER3T3 D R	7303	0.05%	+	\$0.21	0.05%	+	\$0.21
Small Ticket Tier 1 - Debit Reg	SMTKTT1D R	7306	0.05%	+	\$0.21			TBA
Petroleum AFD - Debit Reg	MCAFD D R	7307	0.05%	+	\$0.21	0.05%	+	\$0.21
Petroleum AFD Max - Debit Reg	MCAFDMD R	7308	0.05%	+	\$0.21	0.05%	+	\$0.21
Service Station - Debit Reg	SVC D R	7309	0.05%	+	\$0.21	0.05%	+	\$0.21
Service Station Max - Debit Reg	SVCMAX D R	7310	0.05%	+	\$0.21	0.05%	+	\$0.21
Emerging Markets - Debit Reg	EMRGMKTD R	7311	0.05%	+	\$0.21	0.05%	+	\$0.21
Utilities - Debit Reg	UTLY D R	7312	0.05%	+	\$0.21	0.05%	+	\$0.21
Merit I Real Estate - Debit Reg	MR1REALD R	7315	0.05%	+	\$0.21	0.05%	+	\$0.21
Warehouse Base - Debit Reg	WRHS D R	7316	0.05%	+	\$0.21	0.05%	+	\$0.21
Warehouse Tier 1 - Debit Reg	WRHS T1D R	7317	0.05%	+	\$0.21	0.05%	+	\$0.21
Warehouse Tier 2 - Debit Reg	WRHS T2D R	7318	0.05%	+	\$0.21	0.05%	+	\$0.21
Warehouse Tier 3 - Debit Reg	WRHS T3D R	7319	0.05%	+	\$0.21	0.05%	+	\$0.21
Warehouse Max - Debit Reg	WRHSMAXDR	7320	0.05%	+	\$0.21	0.05%	+	\$0.21
Supermarket Base - Debit Reg	SPMRT D R	7321	0.05%	+	\$0.21	0.05%	+	\$0.21
Supermarket Tier 1 - Debit Reg	SMKT T1D R	7322	0.05%	+	\$0.21	0.05%	+	\$0.21
Supermarket Tier 2 - Debit Reg	SMKT T2D R	7323	0.05%	+	\$0.21	0.05%	+	\$0.21
Supermarket Tier 3 - Debit Reg	SMKT T3D R	7324	0.05%	+	\$0.21	0.05%	+	\$0.21
Supermarket Max - Debit Reg	SMKTMAXDR	7325	0.05%	+	\$0.21	0.05%	+	\$0.21
Serv Indust Prog (SIIP) DB Reg	SIIP D R	7326	0.05%	+	\$0.21	0.05%	+	\$0.21
Travel (TIPS) Lodging DB Reg	TIPS L D R	7327	0.05%	+	\$0.21	0.05%	+	\$0.21
Travel (TIPS) Car Debit Reg	TIPS C D R	7328	0.05%	+	\$0.21	0.05%	+	\$0.21
Passenger Transport - Debit Reg	AIR PT D R	7329	0.05%	+	\$0.21	0.05%	+	\$0.21
US Merchant UCAF - Debit Reg	MRUCAF D R	7330	0.05%	+	\$0.21	0.05%	+	\$0.21
US Full UCAF - Debit Reg	FULUCAFD R	7331	0.05%	+	\$0.21	0.05%	+	\$0.21
Debit Refund Group 1 - DB Reg	REF G1 D R	7332	0.05%	+	\$0.21	0.05%	+	\$0.21
Debit Refund Group 2 - DB Reg	REF G2 D R	7333	0.05%	+	\$0.21	0.05%	+	\$0.21
Debit Refund Group 3 - DB Reg	REF G3 D R	7334	0.05%	+	\$0.21	0.05%	+	\$0.21
Merit III Base - DB Reg W/FA	MER3 DRF	7394	0.05%	+	\$0.22	0.05%	+	\$0.22
Merit III Tier 1 - DB Reg W/FA	MER3T1 DRF	7395	0.05%	+	\$0.22	0.05%	+	\$0.22
Merit III Tier 2 - DB Reg W/FA	MER3T2 DRF	7396	0.05%	+	\$0.22	0.05%	+	\$0.22
Merit III Tier 3 - DB Reg W/FA	MER3T3 DRF	7397	0.05%	+	\$0.22	0.05%	+	\$0.22
Restaurant - Debit Reg W/FA	REST DRF	7398	0.05%	+	\$0.22	0.05%	+	\$0.22
Small Ticket - Debit Reg W/FA	SM TKT DRF	7399	0.05%	+	\$0.22			TBA
Small Tkt Tier 1 - DB Reg W/FA	SMTKTT1DRF	7400	0.05%	+	\$0.22			TBA
Petroleum AFD - DB Reg W/FA	MCAFD DRF	7401	0.05%	+	\$0.22	0.05%	+	\$0.22
Petroleum AFD Max - DB Reg W/FA	MCAFDMDRF	7402	0.05%	+	\$0.22	0.05%	+	\$0.22
Service Station - DB Reg W/FA	SVC DRF	7403	0.05%	+	\$0.22	0.05%	+	\$0.22
Service Station Max DB Reg W/FA	SVCMAX DRF	7404	0.05%	+	\$0.22	0.05%	+	\$0.22
Emerging Markets - DB Reg W/FA	EMRGMKTD RF	7405	0.05%	+	\$0.22	0.05%	+	\$0.22
Utilities - Debit Reg W/FA	UTLY DRF	7406	0.05%	+	\$0.22	0.05%	+	\$0.22
Key Entered - Debit Reg W/FA	KEYENTRDRF	7407	0.05%	+	\$0.22	0.05%	+	\$0.22
Merit I - Debit Reg W/FA	MER1 DRF	7408	0.05%	+	\$0.22	0.05%	+	\$0.22
Merit I Real Estate DB Reg W/FA	MR1REALDRF	7409	0.05%	+	\$0.22	0.05%	+	\$0.22
Warehouse Base - DB Reg W/FA	WHSE DRF	7410	0.05%	+	\$0.22	0.05%	+	\$0.22
Warehouse Tier 1 - DB Reg W/FA	WHSE T1DRF	7411	0.05%	+	\$0.22	0.05%	+	\$0.22
Warehouse Tier 2 - DB Reg W/FA	WHSE T2DRF	7412	0.05%	+	\$0.22	0.05%	+	\$0.22
Warehouse Tier 3 - DB Reg W/FA	WHSE T3DRF	7413	0.05%	+	\$0.22	0.05%	+	\$0.22
Warehouse Max - DB Reg W/FA	WRHSMAXDRF	7414	0.05%	+	\$0.22	0.05%	+	\$0.22
Supermarket Tier 1 - DB Reg W/FA	SMKT T1DRF	7416	0.05%	+	\$0.22	0.05%	+	\$0.22
Supermarket Tier 2 - DB Reg W/FA	SMKT T2DRF	7417	0.05%	+	\$0.22	0.05%	+	\$0.22
Supermarket Tier 3 - DB Reg W/FA	SMKT T3DRF	7418	0.05%	+	\$0.22	0.05%	+	\$0.22
Supermarket Max - DB Reg W/FA	SMKTMAXDRF	7419	0.05%	+	\$0.22	0.05%	+	\$0.22
Serv Ind Prog (SIIP) DB Reg W/FA	SIIP DRF	7420	0.05%	+	\$0.22	0.05%	+	\$0.22
Travel (TIPS) Hotel DB Reg W/FA	TIPS L DRF	7421	0.05%	+	\$0.22	0.05%	+	\$0.22
Travel (TIPS) Car Debit Reg W/FA	TIPS C DRF	7422	0.05%	+	\$0.22	0.05%	+	\$0.22
Passenger Trans - DB Reg W/FA	AIR PT DRF	7423	0.05%	+	\$0.22	0.05%	+	\$0.22
Merchant UCAF - DB Reg W/FA	MRUCAF DRF	7424	0.05%	+	\$0.22	0.05%	+	\$0.22
Full UCAF - DB Reg W/FA	FULUCAFD RF	7425	0.05%	+	\$0.22	0.05%	+	\$0.22
Refund Group 1 - DB Reg W/FA	REF G1 DRF	7426	0.05%	+	\$0.22	0.05%	+	\$0.22
Refund Group 2 - DB Reg W/FA	REF G2 DRF	7427	0.05%	+	\$0.22	0.05%	+	\$0.22
Refund Group 3 - DB Reg W/FA	REF G3 DRF	7428	0.05%	+	\$0.22	0.05%	+	\$0.22
Consumer Stand - DB Reg W/FA	STND DRF	7429	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Large Ticket 1 - Debit Reg	LG TKT D R	7336	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Large Ticket 1 - DB Reg	LGTKT1EDR	7337	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Large Ticket 2 - Debit Reg	LGTKT2 D R	7338	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Large Ticket 2 - DB Reg	LGTKT2EDR	7339	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Large Ticket 3 - Debit Reg	LGTKT3 D R	7340	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Large Ticket 3 - DB Reg	LGTKT3EDR	7341	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Face To Face - Debit Reg	F 2 F D R	7342	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Face To Face - DB Reg	F2FENH D R	7343	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Face To Face - DB Reg Fleet	F2F DR FLT	7344	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Face To Face Petrol DB Reg	F2FPET D R	7345	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh F To F Petrol DB Reg	F2FPET EDR	7346	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Data Rate III - Debit Reg	DATAIII D R	7347	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Data Rate III - DB Reg	DATA3E DR	7348	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Data Rate II - Debit Reg	DATAII D R	7349	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Data Rate II - DB Reg	DATAII E DR	7350	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Data Rate II - DB Reg Fleet	DII DR FLT	7351	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Data Rate II Petrol DB Reg	DII PETD R	7352	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Data II Petrol DB Reg	DIIPET EDR	7353	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Data Rate I - Debit Reg	DATA I D R	7354	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Data Rate I - Debit Reg	DATA I EDR	7355	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate T&E Data Rate III Debit Reg	T&E 3 D R	7356	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate T&E Data Rate II Debit Reg	T&E 2 D R	7357	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate T&E Data Rate I Debit Reg	T&E 1 D R	7358	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate T&E Data III DB Reg Fleet	T&E3DR FLT	7359	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate T&E Data II DB Reg Fleet	T&E2DR FLT	7360	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate T&E Data I DB Reg Fleet	T&E1DR FLT	7361	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh T&E Data Rate 3 DB Reg	T&E 3 EDR	7362	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh T&E Data Rate 2 DB Reg	T&E 2 EDR	7363	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh T&E Data Rate I DB Reg	T&E 1 EDR	7364	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Utility Debit Reg	UTLTY D R	7365	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Utility Debit Reg	UTLTY EDR	7366	0.05%	+	\$0.21	0.05%	+	\$0.21
Comm Sprmkt Tiered DB Reg	COMSPMKD R	7367	0.05%	+	\$0.21	0.05%	+	\$0.21
Comm Enh Sprmkt Tiered DB Reg	SMKTBUSED R	7368	0.05%	+	\$0.21	0.05%	+	\$0.21
Comm Sprmkt Tiered DB Reg Fleet	SMKTBUSFDR	7369	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Large Tkt 1 MPG Debit Reg	LGTK1MPGDR	7370	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Lg Tkt 1 MPG Debit Reg	LTK1MPGEDR	7371	0.05%	+	\$0.21	0.05%	+	\$0.21

Corporate Large Tkt 2 MPG Debit Reg	LGTK2MPGDR	7372	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Lg Tkt 2 MPG Debit Reg	LTK2MPGEDR	7373	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Large Tkt 3 MPG Debit Reg	LGTK3MPGDR	7374	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Lg Tkt 3 MPG Debit Reg	LTK3MPGEDR	7375	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Standard Debit Reg	CORPSTNDDR	7376	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Enh Standard Debit Reg	CORPSTDEDR	7377	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Small Ticket Debit Reg	SMTKTC D R	7492						TBA
Corporate Small Ticket Tier 1 Debit Reg	SMTKTT1CDR	7494						TBA
Corporate Refund Group 1 - DB Reg	REFCRP1D R	7378	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Refund Group 2 - DB Reg	REFCRP2D R	7379	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Refund Group 3 - DB Reg	REFCRP3D R	7380	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Refund Group 4 - DB Reg	REFCRP4D R	7381	0.05%	+	\$0.21	0.05%	+	\$0.21
Corporate Large Tkt 1 - DB Reg W/FA	LG TKT DRF	7430	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Lg Tkt 1 - DB Reg W/FA	LGTKT1EDRF	7431	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Large Tkt 2 - DB Reg W/FA	LGTKT2 DRF	7432	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Lg Tkt 2 - DB Reg W/FA	LGTKT2EDRF	7433	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Large Tkt 3 - DB Reg W/FA	LGTKT3 DRF	7434	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Lg Tkt 3 - DB Reg W/FA	LGTKT3EDRF	7435	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate F Ace To F Ace - DB Reg W/FA	F 2 F DRF	7436	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh F To F - DB Reg W/FA	F2FENH DRF	7437	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate F To F - DB Reg Fleet W/FA	F2FDRF FLT	7438	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate F To F Petrol DB Reg W/FA	F2FPET DRF	7439	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh F 2 F Petrol DB Reg W/FA	F2FPETEDRF	7440	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Data Rate III - DB Reg W/FA	DATAIIIDRF	7441	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Data Rate 3 DB Reg W/FA	DATA3E DRF	7442	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Data Rate II - DB Reg W/FA	DATAII DRF	7443	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Data Rate 2 DB Reg W/FA	DATA2E DRF	7444	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Date II - DB Reg Fleet W/FA	DIIDRF FLT	7445	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Data II Petrol DB Reg W/FA	DII PETDRF	7446	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Data II Petrol DB Reg W/FA	DIIPETEDRF	7447	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Date Rate I - DB Reg W/FA	DATA I DRF	7448	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Data Rate I DB Reg W/FA	DATAI EDRF	7449	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate T&E Data III DB Reg W/FA	T&E 3 DRF	7450	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate T&E Data II DB Reg W/FA	T&E 2 DRF	7451	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate T&E Data I DB Reg W/FA	T&E 1 DRF	7452	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate T&E Data3 DB Reg Fleet W/FA	T&E3DRFFLT	7453	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate T&E Data2 DB Reg Fleet W/FA	T&E2DRFFLT	7454	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate T&E Data1 DB Reg Fleet W/FA	T&E1DRFFLT	7455	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh T&E Data 3 DB Reg W/FA	T&E3 EDRF	7456	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh T&E Data 2 DB Reg W/FA	T&E2 EDRF	7457	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh T&E Data 1 DB Reg W/FA	T&E1 EDRF	7458	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Utility Debit Reg W/FA	UTLTY DRF	7459	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Utility Debit Reg W/FA	UTLTYEDRF	7460	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Sprmkt Tiered DB Reg W/FA	COMSPMKDRF	7461	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Sprmkt Tier DB Reg W/FA	SMKTBEDRF	7462	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Sprmkt Tier DB Reg Fleet W/FA	SMKTBEDRF	7463	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Large Tkt 1 MPG DB Reg W/FA	LTK1MPGDRF	7464	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Lg Tkt1 MPG DB Reg W/FA	TK1MPGEDRF	7465	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Large Tkt 2 MPG DB Reg W/FA	LTK2MPGDRF	7466	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Lg Tkt2 MPG DB Reg W/FA	TK2MPGEDRF	7467	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Large Tkt 3 MPG DB Reg W/FA	LTK3MPGDRF	7468	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Lg Tkt3 MPG DB Reg W/FA	TK3MPGEDRF	7469	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Standard Debit Reg W/FA	CORPSTDDRF	7470	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Enh Standard DB Reg W/FA	C STD EDRF	7471	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Small Ticket Debit Reg W/FA	SMTKTC DRF	7493						TBA
Corporate Small Ticket Tier 1 Debit Reg W/FA	SMTKT1CDRF	7495						TBA
Corporate Refund Grp 1 - DB Reg W/FA	REFCRP1DRF	7472	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Refund Grp 2 - DB Reg W/FA	REFCRP2DRF	7473	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Refund Grp 3 - DB Reg W/FA	REFCRP3DRF	7474	0.05%	+	\$0.22	0.05%	+	\$0.22
Corporate Refund Grp 4 - DB Reg W/FA	REFCRP4DRF	7475	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Electronic Debit Reg	ITLELECDR	7382	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Merchant UCAF Debit Reg	ITLMUCAFDR	7383	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Full UCAF Debit Reg	ITLFUCAFDR	7384	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Consumer Standard Debit Reg	ITLSTNDDR	7385	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Comm Standard Debit Reg	ITLCSDDDR	7386	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Corp Purch Data II DB Reg	ITL II D R	7387	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Purch Large Ticket DB Reg	ITLLGKTDR	7388	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Purch Standard Debit Reg	ITLPSTD DR	7389	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Electronic Prem Debit Reg	ITLELECDRP	7390	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Merchant UCAF Prem DB Reg	ITLMUCFDRP	7391	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Full UCAF Premium Debit Reg	ITLFUCFDRP	7392	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Consumer Stnd Prem DB Reg	ITLSTDDRP	7393	0.05%	+	\$0.21	0.05%	+	\$0.21
Intl Small Ticket Debit Reg	ITLSMTKTDR	7488						TBA
Intl Small Ticket Tier 1 Debit Reg	I SMTKT1DR	7496						TBA
Intl Small Ticket Comm Debit Reg	ITLSMTKCDR	7490						TBA
Intl Small Ticket Tier 1 Comm Debit Reg	ISMTKT1CDR	7498						TBA
Intl Electronic Debit Reg W/FA	ITLELECDRF	7476	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Merchant UCAF DB Reg W/FA	I MUCAFDRF	7477	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Full UCAF Debit Reg W/FA	I FUCAFDRF	7478	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Cons Stnd Debit Reg W/FA	ITLSTNDDRF	7479	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Comm Stnd Debit Reg W/FA	ITLCSDDRF	7480	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Purch Data II DB Reg W/FA	ITL II DRF	7481	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Purch Large Tkt DB Reg W/FA	ITLLGKTDRF	7482	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Purch Standard DB Reg W/FA	ITLPSTDDRF	7483	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Electronic Prem DB Reg W/FA	I ELECDRFP	7484	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Merch UCAF Prem DB Reg W/FA	I MUCFDRFP	7485	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Full UCAF Prem DB Reg W/FA	I FUCFDRFP	7486	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Cons Stnd Prem DB Reg W/FA	ITLSTDDRF	7487	0.05%	+	\$0.22	0.05%	+	\$0.22
Intl Small Ticket Debit Reg W/FA	ITLSMTKDRF	7489						TBA
Intl Small Ticket Tier 1 Debit Reg W/FA	ISMTKT1DRF	7497						TBA
Intl Small Ticket Comm Debit Reg W/FA	I SMTKCDRF	7491						TBA
Intl Small Ticket Tier 1 Comm Debit Reg W/FA	ISMTK1CDRF	7499						TBA

CARD ASSOCIATION FEES Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011		Apr 2012			
			% Rate	Per Item	% Rate	Per Item		
Acquirer Program Support Fee	MC INT APS	310	0.550%	+	\$0.0000	0.550%	+	\$0.0000
Intl Cross Border Fee	MC INTL CB	311	0.400%	+	\$0.0000	0.400%	+	\$0.0000
Intl DCC Cross Border Fee	MC DCC CB	316	0.800%	+	\$0.0000	0.800%	+	\$0.0000
Access Fee [†]	MC ACCESS	3050	0.000%	+	\$0.0000			Moved
Assessment %	MC ASMT	300	0.110%	+	\$0.0000	0.110%	+	\$0.0000
Assessment % (Credit >\$1k)	ASMT CR 1K	305	0.120%	+	\$0.0000	0.130%	+	\$0.0000
MC Acquirer License Fee	MC ALF	306				0.0036%	+	\$0.0000
Assessment PI (NABU Fee) [†]	MC NABU	3050	0.000%	+	\$0.0185	0.000%	+	\$0.0185
Account Status Inquiry	ACT STATUS	3052	0.000%	+	\$0.0250	0.000%	+	\$0.0250
Processing Integrity No Reversal	NO REVRSL	3053	0.000%	+	\$0.0450	0.000%	+	\$0.0450
Processing Integrity Late Card Present	LT RVSL CP	3054	0.000%	+	\$0.0450	0.000%	+	\$0.0450
Processing Integrity Late Card Not Present	LT RVSLCNP	3055	0.000%	+	\$0.0450	0.000%	+	\$0.0450

Processing Integrity Line Item	LINE ITEM	3056	0.000%	+	\$0.0100	0.000%	+	\$0.0100
† Fee Billed on Authorizations								
* \$0.35 Cap (see cgt 1508)								
**\$0.95 Cap (see cgt 1625, 1504, 1514, 1619, 1413, 1414, or 1379)								
***program requires registration								

Discover Interchange Categories

CONSUMER & COMMERCIAL Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
Retail AIP Rewards	RETAIL R	1125	1.71%	+	\$0.10	1.71%	+	\$0.10
Key Entered AIP Rewards	K ENTER R	1126	1.97%	+	\$0.10	1.97%	+	\$0.10
Card Not Present/E-Commerce AIP Rewards	CNP/ECOM R	1127	1.97%	+	\$0.10	1.97%	+	\$0.10
Recurring Payments AIP Rewards	RECURING R	1128	1.20%	+	\$0.05	1.20%	+	\$0.05
Express Services AIP Rewards	EXPRESS R	1129	1.70%	+	\$0.03	1.95%	+	\$0.00
Petroleum AIP Rewards	PETROL R	1130	1.73%	+	\$0.05	1.73%	+	\$0.05
Public Services AIP Rewards	PUBLIC R	1131	1.50%	+	\$0.10	1.50%	+	\$0.10
Emerging Markets AIP Rewards	EMERGING R	1132	1.45%	+	\$0.05	1.45%	+	\$0.05
Supermarkets/Warehouse Clubs AIP Rewards	SPRMKT R	1133	1.65%	+	\$0.05	1.65%	+	\$0.05
Restaurants AIP Rewards	RSTRNT R	1134	1.90%	+	\$0.10	1.90%	+	\$0.10
Hotel/Car Rentals AIP Rewards	HOTL/CAR R	1135	1.90%	+	\$0.10	1.90%	+	\$0.10
Passenger Transport AIP Rewards	AIRLINE R	1136	1.90%	+	\$0.10	1.90%	+	\$0.10
Utilities AIP Rewards	UTILITY R	1145	0.00%	+	\$0.75	0.00%	+	\$0.75
Real Estate AIP Rewards	REAL EST R	1146	1.10%	+	\$0.00	1.10%	+	\$0.00
Insurance AIP Rewards	INSURANC R	1147	1.43%	+	\$0.05	1.43%	+	\$0.05
Mid Submission Level AIP Rewards	MID SUB R	1137	2.40%	+	\$0.10	2.40%	+	\$0.10
Base Submission Level AIP Rewards	BASE R	1138	2.95%	+	\$0.10	2.95%	+	\$0.10
Commercial Large Ticket	LGTKTCOMM	1237				0.90%	+	\$20.00
Commercial Electronic Submission	ELECT COMM	1139	2.30%	+	\$0.10	2.30%	+	\$0.10
Commercial Utilities	UTLTY COMM	1188	0.00%	+	\$1.50	0.00%	+	\$1.50
Commercial Base Submission	BASE COMM	1140	2.95%	+	\$0.10	2.95%	+	\$0.10
Retail AIP Core	RETAIL C	1189	1.56%	+	\$0.10	1.56%	+	\$0.10
Key Entered AIP Core	K ENTER C	1193	1.87%	+	\$0.10	1.87%	+	\$0.10
Card Not Present/E-Commerce AIP Core	CNP/ECOM C	1194	1.87%	+	\$0.10	1.87%	+	\$0.10
Utilities AIP Core	UTILITY C	1206	0.00%	+	\$0.75	0.00%	+	\$0.75
Real Estate AIP Core	REAL EST C	1207	1.10%	+	\$0.00	1.10%	+	\$0.00
Express Services AIP Core	EXPRESS C	1196	1.70%	+	\$0.03	1.95%	+	\$0.00
Recurring Payments AIP Core	RECURING C	1195	1.20%	+	\$0.05	1.20%	+	\$0.05
Emerging Markets AIP Core	EMERGING C	1199	1.45%	+	\$0.05	1.45%	+	\$0.05
Public Services AIP Core	PUBLIC C	1198	1.50%	+	\$0.10	1.50%	+	\$0.10
Insurance AIP Core	INSURANC C	1208	1.43%	+	\$0.05	1.43%	+	\$0.05
Petroleum AIP Core	PETROL C	1197	1.55%	+	\$0.05	1.55%	+	\$0.05
Supermarkets/Warehouse Clubs AIP Core	SPRMKT C	1202	1.40%	+	\$0.05	1.40%	+	\$0.05
Restaurants AIP Core	RSTRNT C	1203	1.56%	+	\$0.10	1.56%	+	\$0.10
Hotel/Car Rentals AIP Core	HOTL/CAR C	1204	1.58%	+	\$0.10	1.58%	+	\$0.10
Passenger Transport AIP Core	AIRLINE C	1205	1.75%	+	\$0.10	1.75%	+	\$0.10
Mid Submission Level AIP Core	MID SUB C	1209	2.40%	+	\$0.10	2.40%	+	\$0.10
Base Submission Level AIP Core	BASE C	1210	2.95%	+	\$0.10	2.95%	+	\$0.10
Retail AIP Premium	RETAIL P	1148	1.71%	+	\$0.10	1.71%	+	\$0.10
Key Entered AIP Premium	K ENTER P	1149	2.00%	+	\$0.10	2.00%	+	\$0.10
Card Not Present/E-Commerce AIP Premium	CNP/ECOM P	1152	2.00%	+	\$0.10	2.00%	+	\$0.10
Recurring Payments AIP Premium	RECURING P	1153	1.20%	+	\$0.05	1.20%	+	\$0.05
Express Services AIP Premium	EXPRESS P	1154	1.70%	+	\$0.03	1.95%	+	\$0.00
Petroleum AIP Premium	PETROL P	1155	1.73%	+	\$0.05	1.73%	+	\$0.05
Public Services AIP Premium	PUBLIC P	1156	1.50%	+	\$0.10	1.50%	+	\$0.10
Emerging Markets AIP Premium	EMERGING P	1157	1.45%	+	\$0.05	1.45%	+	\$0.05
Supermarkets/Warehouse Clubs AIP Premium	SPRMKT P	1158	1.65%	+	\$0.05	1.65%	+	\$0.05
Restaurants AIP Premium	RSTRNT P	1159	2.20%	+	\$0.10	2.20%	+	\$0.10
Hotel/Car Rentals AIP Premium	HOTL/CAR P	1160	2.30%	+	\$0.10	2.30%	+	\$0.10
Passenger Transport AIP Premium	AIRLINE P	1161	2.30%	+	\$0.10	2.30%	+	\$0.10
Utilities AIP Premium	UTILITY P	1162	0.00%	+	\$0.75	0.00%	+	\$0.75
Real Estate AIP Premium	REAL EST P	1186	1.10%	+	\$0.00	1.10%	+	\$0.00
Insurance AIP Premium	INSURANC P	1187	1.43%	+	\$0.05	1.43%	+	\$0.05
Mid Submission Level AIP Premium	MID SUB P	1163	2.40%	+	\$0.10	2.40%	+	\$0.10
Base Submission Level AIP Premium	BASE P	1164	2.95%	+	\$0.10	2.95%	+	\$0.10
Retail AIP Premium Plus	RETAIL PP	1226	2.10%	+	\$0.10	2.10%	+	\$0.10
Key Entered AIP Premium Plus	K ENTER PP	1231	2.10%	+	\$0.10	2.10%	+	\$0.10
Card Not Present/E-Commerce AIP Premium Plus	CNP PP	1230	2.30%	+	\$0.10	2.30%	+	\$0.10
Recurring Payments AIP Premium Plus	RECUR PP	1217	1.80%	+	\$0.05	1.80%	+	\$0.05
Express Services AIP Premium Plus	EXPRESS PP	1224	2.10%	+	\$0.05	2.05%	+	\$0.00
Petroleum AIP Premium Plus	PETROL PP	1225	1.73%	+	\$0.05	1.73%	+	\$0.05
Public Services AIP Premium Plus	PUBLIC PP	1223	1.50%	+	\$0.10	1.50%	+	\$0.10
Emerging Markets AIP Premium Plus	EMERGE PP	1222	2.30%	+	\$0.10	2.30%	+	\$0.10
Supermarkets/Warehouse Clubs AIP Premium Plus	SPMRKT PP	1221	1.90%	+	\$0.10	1.90%	+	\$0.10
Restaurants AIP Premium Plus	RSTRNT PP	1227	2.30%	+	\$0.10	2.30%	+	\$0.10
Hotel/Car Rentals AIP Premium Plus	HTL/CAR PP	1228	2.30%	+	\$0.10	2.30%	+	\$0.10
Passenger Transport AIP Premium Plus	AIRLINE PP	1229	2.30%	+	\$0.10	2.30%	+	\$0.10
Utilities AIP Premium Plus	UTILITY PP	1218	0.00%	+	\$0.75	0.00%	+	\$0.75
Real Estate AIP Premium Plus	REAL ESTPP	1219	2.30%	+	\$0.10	2.30%	+	\$0.10
Insurance AIP Premium Plus	INSURE PP	1220	2.30%	+	\$0.05	2.30%	+	\$0.05
Mid Submission Level AIP Premium Plus	MID SUB PP	1232	2.40%	+	\$0.10	2.40%	+	\$0.10
Base Submission Level AIP Premium Plus	BASE PP	1233	2.95%	+	\$0.10	2.95%	+	\$0.10
International Electronic	ELECT INTL	1214	1.16%	+	\$0.00	1.36%	+	\$0.00
International Base Submission Level	BASE INTL	1215	1.70%	+	\$0.10	1.70%	+	\$0.10
Consumer Adjustment Voucher Program 1 Rewards	VOUCHER1 R	1141	2.07%	+	\$0.00	2.07%	+	\$0.00
Consumer Adjustment Voucher Program 2 Rewards	VOUCHER2 R	1142	2.02%	+	\$0.00	2.02%	+	\$0.00
Consumer Adjustment Voucher Program 3 Rewards	VOUCHER3 R	1143	1.75%	+	\$0.00	1.75%	+	\$0.00
Consumer Adjustment Voucher Program 1 Core	VOUCHER1 C	1211	2.07%	+	\$0.00	2.07%	+	\$0.00
Consumer Adjustment Voucher Program 2 Core	VOUCHER2 C	1212	2.02%	+	\$0.00	2.02%	+	\$0.00
Consumer Adjustment Voucher Program 3 Core	VOUCHER3 C	1213	1.75%	+	\$0.00	1.75%	+	\$0.00
Consumer Adjustment Voucher Program 1 Debit	VOUCHER1 D	1179	1.80%	+	\$0.00	1.80%	+	\$0.00
Consumer Adjustment Voucher Program 2 Debit	VOUCHER2 D	1180	1.69%	+	\$0.00	1.69%	+	\$0.00
Consumer Adjustment Voucher Program 3 Debit	VOUCHER3 D	1181	1.35%	+	\$0.00	1.35%	+	\$0.00
Consumer Adjustment Voucher Program 1 Premium	VOUCHER1 P	1190	2.07%	+	\$0.00	2.07%	+	\$0.00
Consumer Adjustment Voucher Program 2 Premium	VOUCHER2 P	1191	2.02%	+	\$0.00	2.02%	+	\$0.00
Consumer Adjustment Voucher Program 3 Premium	VOUCHER3 P	1192	1.75%	+	\$0.00	1.75%	+	\$0.00
Consumer Adjustment Voucher Program 1 Premium Plus	VOUCHER1PP	1234	2.07%	+	\$0.00	2.07%	+	\$0.00
Consumer Adjustment Voucher Program 2 Premium Plus	VOUCHER2PP	1235	2.02%	+	\$0.00	2.02%	+	\$0.00
Consumer Adjustment Voucher Program 3 Premium Plus	VOUCHER3PP	1236	1.75%	+	\$0.00	1.75%	+	\$0.00
Commercial Adjustment Voucher Program 1	VCHR1 COMM	1144	2.25%	+	\$0.00	2.25%	+	\$0.00
International Credit Voucher	CR INTL	1216	0.00%	+	\$0.00	0.00%	+	\$0.00
Cash Advance	CASH ADV	70	-0.16%	+	-\$1.65	-0.16%	+	-\$1.65
International Cash Advance	INT CA ADV	73	-0.16%	+	-\$3.00	-0.16%	+	-\$3.00

UNREGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
Utilities AIP Debit	UTILITY D	1182	0.00%	+	\$0.75	0.00%	+	\$0.75
Supermarkets/Warehouse Clubs AIP Debit Max	SPRMKTMX D	1183	0.00%	+	\$0.36	0.00%	+	\$0.36
Retail AIP Debit	RETAIL D	1165	1.02%	+	\$0.16	1.02%	+	\$0.16
Key Entered AIP Debit	K ENTER D	1166	1.62%	+	\$0.16	1.62%	+	\$0.16
Card Not Present/E-Commerce AIP Debit	CNP/ECOM D	1167	1.62%	+	\$0.16	1.62%	+	\$0.16
Recurring Payments AIP Debit	RECURING D	1168	1.20%	+	\$0.05	1.20%	+	\$0.05
Express Services AIP Debit	EXPRESS D	1169	1.55%	+	\$0.04	1.80%	+	\$0.00
Petroleum AIP Debit	PETROL D	1170	0.76%	+	\$0.16	0.76%	+	\$0.16
Public Services AIP Debit	PUBLIC D	1171	0.90%	+	\$0.20	0.90%	+	\$0.20
Emerging Markets AIP Debit	EMERGING D	1172	0.90%	+	\$0.20	0.90%	+	\$0.20
Supermarkets/Warehouse Clubs AIP Debit*	SPRMKT D	1173	1.02%	+	\$0.16	1.02%	+	\$0.16
Restaurants AIP Debit	RSTRNT D	1174	1.19%	+	\$0.10	1.19%	+	\$0.10
Hotel/Car Rentals AIP Debit	HOTL/CAR D	1175	1.35%	+	\$0.16	1.35%	+	\$0.16
Passenger Transport AIP Debit	AIRLINE D	1176	1.59%	+	\$0.16	1.59%	+	\$0.16
Real Estate AIP Debit	REAL EST D	1184	1.10%	+	\$0.00	1.10%	+	\$0.00
Insurance AIP Debit	INSURANC D	1185	0.80%	+	\$0.25	0.80%	+	\$0.25
Mid Submission Level AIP Debit	MID SUB D	1177	1.72%	+	\$0.20	1.72%	+	\$0.20
Base Submission Level AIP Debit	BASE D	1178	1.89%	+	\$0.25	1.89%	+	\$0.25

REGULATED DEBIT Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
Disc Retail Debit Reg W/F Adj	RETAIL DRF	7500	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Key Entered Debit Reg W/FA	KENTER DRF	7501	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc CNP/E-Commerce DB Reg W/FA	CNP DRF	7502	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Recurring Pymt DB Reg W/FA	RECURE DRF	7503	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Express Srvc DB Reg W/FA	EXPRESSDRF	7504	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Petroleum DB Reg W/FA	PETROL DRF	7505	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Public Srvc DB Reg W/FA	PUBLIC DRF	7506	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Emerging Mrkt DB Reg W/FA	EMERGE DRF	7507	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Supermarket DB Reg W/FA	SPRMKT DRF	7508	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Sprmrkt Max DB Reg W/FA	SPRMTMXDRF	7509	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Restaurants DB Reg W/FA	RSTRNT DRF	7510	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Hotel/Car DB Reg W/FA	HOTLCARDRF	7511	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Passenger Trans DB Reg W/FA	AIRLINEDRF	7512	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Utilities DB Reg W/FA	UTILITYDRF	7513	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Real Estate DB Reg W/FA	REALESTDRF	7514	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Insurance DB Reg W/FA	INSURANDRF	7515	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Mid Submission DB Reg W/FA	MIDSUB DRF	7516	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Base Submission DB Reg W/FA	BASE DRF	7517	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Voucher 1 DB Reg W/FA	VCHR1 DRF	7518	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Voucher 2 DB Reg W/FA	VCHR2 DRF	7519	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Voucher 3 DB Reg W/FA	VCHR3 DRF	7520	0.05%	+	\$0.22	0.05%	+	\$0.22
Disc Retail Debit Reg	RETAIL D R	7521				0.05%	+	\$0.21
Disc Key Entered Debit Reg	KENTER D R	7522				0.05%	+	\$0.21
Disc CNP/E-Commerce DB Reg	CNP D R	7523				0.05%	+	\$0.21
Disc Recurring Pymt DB Reg	RECURE D R	7524				0.05%	+	\$0.21
Disc Express Srvc DB Reg	EXPRESS DR	7525				0.05%	+	\$0.21
Disc Petroleum DB Reg	PETROL D R	7526				0.05%	+	\$0.21
Disc Public Srvc DB Reg	PUBLIC D R	7527				0.05%	+	\$0.21
Disc Emerging Mrkt DB Reg	EMERGE D R	7528				0.05%	+	\$0.21
Disc Supermarket DB Reg	SPRMKT D R	7529				0.05%	+	\$0.21
Disc Sprmrkt Max DB Reg	SPRMTMX DR	7530				0.05%	+	\$0.21
Disc Restaurants DB Reg	RSTRNT D R	7531				0.05%	+	\$0.21
Disc Hotel/Car DB Reg	HTL/CAR DR	7532				0.05%	+	\$0.21
Disc Passenger Trans DB Reg W/FA	AIRLINE DR.	7533				0.05%	+	\$0.21
Disc Utilities DB Reg	UTILITY DR	7534				0.05%	+	\$0.21
Disc Real Estate DB Reg	REALEST DR	7535				0.05%	+	\$0.21
Disc Insurance DB Reg	INSURAN DR	7536				0.05%	+	\$0.21
Disc Mid Submission DB Reg	MIDSUB D R	7537				0.05%	+	\$0.21
Disc Base Submission DB Reg W/FA	BASE D R	7538				0.05%	+	\$0.21
Disc Voucher 1 DB Reg	VCHR1 D R	7539				0.05%	+	\$0.21
Disc Voucher 2 DB Reg	VCHR2 D R	7540				0.05%	+	\$0.21
Disc Voucher 3 DB Reg	VCHR3 D R	7541				0.05%	+	\$0.21

CARD ASSOCIATION FEES Interchange Category	MPS SHORT DESC	Chg Type	Oct 2011			Apr 2012		
			% Rate	+	Per Item	% Rate	+	Per Item
Assessment PI (Data Transmission Fee)	DATA TRANS	401	0.0000%	+	\$0.0025	0.0000%	+	\$0.0025
Assessment %	ASSESSMENT	400	0.1000%	+	\$0.0000	0.1050%	+	\$0.0000
Data Usage Fee [†]	DATA USAGE	3060	0.0000%	+	\$0.0185	0.0000%	+	\$0.0185
Intl Processing Fee	D INTLPROC	402	0.4000%	+	\$0.0000	0.4000%	+	\$0.0000
Intl Csh Adv Processing Fee	D CA INTL	403	0.4000%	+	\$0.0000	0.4000%	+	\$0.0000
Intl Service Fee	D INTLSERV	404	0.5500%	+	\$0.0000	0.5500%	+	\$0.0000

[†] Fee Billed on Authorizations

* \$0.35 Cap (see cgt 1183)