

Visa Interchange Category	MPS SHORT DESCRIPTION	Chg Type	Cons/Comm Rates		Off-line Debit Rates		Cons/Comm Rates		Off-line Debit Rates	
			April 2008		April 2008		Oct 2008		Oct 2008	
			% Rate	Per Item	% Rate	Per Item	% Rate	Per Item	% Rate	Per Item
CPS Retail	CPS RETAIL / RETAIL D	1056/1590	1.54%	+\$0.10	1.03%	+\$0.15	1.54%	+\$0.10	1.03%	+\$0.15
CPS Retail Tier 1	RETAIL TR1 / RTL TR1 D	1009/1501	1.43%	+\$0.10	0.62%	+\$0.13	1.43%	+\$0.10	0.62%	+\$0.13
CPS Retail Tier 2	RETAIL TR2 / RTL TR2 D	1036/1502	1.47%	+\$0.10	0.81%	+\$0.13	1.47%	+\$0.10	0.81%	+\$0.13
CPS Retail Tier 3	RETAIL TR3 / RTL TR3 D	1037/1503	1.51%	+\$0.10	0.92%	+\$0.15	1.51%	+\$0.10	0.92%	+\$0.15
CPS Supermarket	VI SUPRMKT / SPMCHK D	1053/1591	1.24%	+\$0.05	1.03%	+\$0.15**	1.24%	+\$0.05	1.03%	+\$0.15**
CPS Supermarket Tier 1	SUPRMKTTR1 / SPM TR1 D	1010/1511	1.15%	+\$0.05	0.62%	+\$0.13	1.15%	+\$0.05	0.62%	+\$0.13
CPS Supermarket Tier 2	SUPRMKTTR2 / SPM TR2 D	1038/1512	1.20%	+\$0.05	0.81%	+\$0.13	1.20%	+\$0.05	0.81%	+\$0.13
CPS Supermarket Tier 3	SUPRMKTTR3 / SPM TR3 D	1039/1513	1.22%	+\$0.05	0.92%	+\$0.15	1.22%	+\$0.05	0.92%	+\$0.15
CPS Rewards 1	REWARDS 1	1093	1.65%	+\$0.10			1.65%	+\$0.10		
CPS Rewards 2	REWARDS 2	1094	1.90%	+\$0.10			1.90%	+\$0.10		
CPS Rewards 2 T&E	REWDST2 T&E	1095	1.90%	+\$0.10			1.90%	+\$0.10		
CPS Retail 2 Card Present	RTL2 CP / RTL2 CP D	1050/1550	1.43%	+\$0.05	0.80%	+\$0.25	1.43%	+\$0.05	0.80%	+\$0.25
CPS Retail 2 Card Not Present	RTL2 CNP / RTL2 CNP D	1060/1560	1.43%	+\$0.05	0.80%	+\$0.25	1.43%	+\$0.05	0.80%	+\$0.25
Utility***	UTILITY / UTILITY D	1092/1592	0.00%	+\$0.75	0.00%	+\$0.75	0.00%	+\$0.75	0.00%	+\$0.75
CPS Hotel/Car Rental	CPS HTL-NP / CPS CAR HTL-NP D / CAR D	1063-1066/1563-1566	1.58%	+\$0.10	1.36%	+\$0.15	1.58%	+\$0.10	1.36%	+\$0.15
CPS Card Not Present	CPS CRD NP / CARD NP D	1067/1567	1.85%	+\$0.10	1.60%	+\$0.15	1.85%	+\$0.10	1.60%	+\$0.15
CPS Retail Key Entered	CPS KEYED / KEYED D	1069/1569	1.85%	+\$0.10	1.60%	+\$0.15	1.85%	+\$0.10	1.60%	+\$0.15
CPS Small Ticket	SMALL TKT / SML TKT D	1084/1584	1.65%	+\$0.04	1.55%	+\$0.04	1.65%	+\$0.04	1.55%	+\$0.04
CPS Retail Service Station	CPS SVGSTN / SVCSTN D	1086/1586	1.43%	+\$0.10	0.70%	+\$0.17	1.43%	+\$0.10	0.70%	+\$0.17
CPS Restaurant	RESTAURANT / RESTRNT D	1085/1585	1.54%	+\$0.10	1.19%	+\$0.10	1.54%	+\$0.10	1.19%	+\$0.10
EIRF	EIRF / EIRF D	1059/1559	2.30%	+\$0.10	1.75%	+\$0.20	2.30%	+\$0.10	1.75%	+\$0.20
CPS E-commerce Basic	ECOM BASIC / ECOM BC D	1051/1551	1.85%	+\$0.10	1.60%	+\$0.15	1.85%	+\$0.10	1.60%	+\$0.15
CPS E-commerce Preferred	ECOM PREF / ECOM PF D	1052/1552	1.80%	+\$0.10	1.55%	+\$0.15	1.80%	+\$0.10	1.55%	+\$0.15
CPS E-commerce Preferred - Hotel	ECOM PFHTL / ECOM PF H D	1082/1582	1.58%	+\$0.10	1.36%	+\$0.15	1.58%	+\$0.10	1.36%	+\$0.15
CPS E-commerce Preferred - Auto Rental	ECOM PFCAR / ECOM PF C D	1083/1583	1.58%	+\$0.10	1.36%	+\$0.15	1.58%	+\$0.10	1.36%	+\$0.15
CPS E-commerce Preferred - Pass Transport	ECOM PF PT / ECOM PF P D	1081/1581	1.75%	+\$0.10	1.60%	+\$0.15	1.75%	+\$0.10	1.60%	+\$0.15
CPS Account Funding	CPS ACCTFD / ACCT FD D	1055/1555	2.14%	+\$0.10	1.75%	+\$0.20	2.14%	+\$0.10	1.75%	+\$0.20
Standard	CONS STND / VI STND D	1683/1558	2.70%	+\$0.10	1.90%	+\$0.25	2.70%	+\$0.10	1.90%	+\$0.25
CPS Debit Tax Payment	TAX PAYMT	1588							0.00%	+\$2.50
CPS Debit Tax Payment - Convenience Fee	TXPYMT FEE	1589							0.00%	+\$0.00
Debt Repayment	DEBT REPMT	1587							0.35%	+\$0.50
GSA G2G	GSA G2G	1654					1.65%	+\$0.10		
GSA Large Ticket - existing	GSA LG TKT	1014	0.95%	+\$35.00			1.20%	+\$39.00		
GSA Large Ticket - that are ≥ \$8,750	GSA LG TK2	1017	1.35%	+\$0.00			Eliminated			
Purchasing Large Ticket***	PUR LG TKT	1015	0.95%	+\$35.00			0.95%	+\$35.00		
CPS Automated Fuel	CPS AFD / CPS AFD D	1068/1568	1.50%	+\$0.05	0.70%	+\$0.17****	1.15%	+\$0.25	0.70%	+\$0.17****
CPS Passenger Transport	CPS AIR-PT / AIR PASS D	1061/1561	1.75%	+\$0.10	1.60%	+\$0.15	1.75%	+\$0.10	1.60%	+\$0.15
Purchasing Card Level III Data Rate	US COMM L3	1088	1.80%	+\$0.10			1.80%	+\$0.10		
Corporate Card Level II Data Rate	US CORP L2	1687	2.00%	+\$0.10			2.05%	+\$0.10		
Business Card Level II Data Rate	US COMM L2	1087	2.00%	+\$0.10			2.05%	+\$0.10		
Purchasing Card Level II Data Rate	USCOMM L2 P	1681	2.00%	+\$0.10			2.05%	+\$0.10		
Commercial Card Retail - Corporate	COMMRetail	1600	2.20%	+\$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	2.20%	+\$0.10			2.30%	+\$0.10		
Commercial Card Business to Business - Corporate	COMM B2B	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			2.10%	+\$0.10		
Purchasing Card - Card Not Present	COMM CNP P	1604	2.40%	+\$0.10			2.55%	+\$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	2.45%	+\$0.10			2.45%	+\$0.10		
Purchasing Card Electronic	COM ELEC P	1686	2.45%	+\$0.10			2.65%	+\$0.10		
Business Card Electronic	COM ELEC B	1685	2.40%	+\$0.10			2.40%	+\$0.10		
Corporate Card Electronic	COM ELEC C	1684	2.20%	+\$0.10			2.25%	+\$0.10		
Commercial Card Standard	COMM STND	1682	2.70%	+\$0.10			2.95%	+\$0.10		
Signature Preferred Card Not Present	VSP CNP	1674	2.30%	+\$0.10			2.30%	+\$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	2.30%	+\$0.10			2.30%	+\$0.10		
Signature Preferred Standard	VSP STND	1677	2.70%	+\$0.10			2.70%	+\$0.10		
International Merchant Signature Preferred	INTLMRVSP	1679	1.80%	+\$0.00			1.80%	+\$0.00		
Signature Preferred Interregional - Airline	VSPINTRIAP	1670	1.80%	+\$0.00			1.80%	+\$0.00		
International Electronic	INTL ELECT	1071	1.10%	+\$0.00			1.10%	+\$0.00		
International Standard	INTL STND	1070	1.60%	+\$0.00			1.60%	+\$0.00		
International Commercial Card	INTL COMM	1072	1.80%	+\$0.00			1.80%	+\$0.00		
Comm Card Intl - Airline	COM CD IAP	1660	1.80%	+\$0.00			1.80%	+\$0.00		
Electronic Intl - Airline	INTELE IAP	1661	1.10%	+\$0.00			1.10%	+\$0.00		
Issuer Chip Intl - Airline	CHIP IAP	1662	1.20%	+\$0.00			1.20%	+\$0.00		
Acquirer Chip Intl - Airline	ACQCHIPIAP	1663	1.00%	+\$0.00			1.00%	+\$0.00		
Standard Intl - Airline	INTSTNDIAP	1664	1.60%	+\$0.00			1.60%	+\$0.00		
Electronic Air Intl - Airline	INTELARIAP	1665	1.10%	+\$0.00			1.10%	+\$0.00		
Infinite Card Intl - Airline	INFIN IAP	1666	1.80%	+\$0.00			1.80%	+\$0.00		
Signature Intl - Airline	SIGN IAP	1667	1.80%	+\$0.00			1.80%	+\$0.00		
Secure E-comm Intl - Airline	SECECOMIAP	1668	1.44%	+\$0.00			1.44%	+\$0.00		
E-comm MR Intl - Airline	ECOMMARIAP	1669	1.44%	+\$0.00			1.44%	+\$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		
Cash Advance	CASH ADV	0070	-0.18%	-\$1.50			-0.18%	-\$1.50		
Consumer Credit Vouchers	US CR CONS	1077	1.76%	+\$0.00	1.31%	+\$0.00	1.76%	+\$0.00	1.31%	+\$0.00
Commercial Card Credit Vouchers	US CR COMM	1078	2.24%	+\$0.00			2.24%	+\$0.00		
Consumer MO/TO Credit Vouchers*	US CR MOTO	1079	2.05%	+\$0.00	1.87%	+\$0.00	2.05%	+\$0.00	1.87%	+\$0.00
Passenger Transport Credit Vouchers	US CR PASS	1076	2.07%	+\$0.00			2.07%	+\$0.00		
International Service Assessment	INTLACQFEE	90	0.40%	+\$0.00	0.40%	+\$0.00	0.40%	+\$0.00	0.40%	+\$0.00
Assessments			0.0925%	+\$0.0085	0.0925%	+\$0.0085	0.0925%	+\$0.0085	0.0925%	+\$0.0085

*excludes Direct Marketing Sic Codes 596X
** \$0.35 Cap
*** program requires registration
**** \$0.95 Cap begins July 18, 2008 (through Oct 2009)

MasterCard Interchange Category	MPS SHORT DESCRIPTION	Chg Type	Cons/Comm Rates		Off-line Debit Rates		Cons/Comm Rates		Off-line Debit Rates	
			April 2008		April 2008		Oct 2008		Oct 2008	
			% Rate	Per Item	% Rate	Per Item	% Rate	Per Item	% Rate	Per Item
Merit III	MERIT III / MERIT 3 D	1023/1523	1.58%	+\$0.10	1.05%	+\$0.15	1.58%	+\$0.10	1.05%	+\$0.15
Merit III Tier 1	MER3 T1 C / MER3 T1 D	1018/1518	1.43%	+\$0.10	0.70%	+\$0.15	1.43%	+\$0.10	0.70%	+\$0.15
Merit III Tier 2	MER3 T2 C / MER3 T2 D	1615/1515	1.48%	+\$0.10	0.83%	+\$0.15	1.48%	+\$0.10	0.83%	+\$0.15
Merit III Tier 3	MER3 T3 C / MER3 T3 D	1605/1505	1.55%	+\$0.10	0.95%	+\$0.15	1.55%	+\$0.10	0.95%	+\$0.15
SuperMarket***	MC SUPRMKT / MC SUPRM D	1024/1524	1.48%	+\$0.05	1.05%	+\$0.15*	1.48%	+\$0.05	1.05%	+\$0.15*
SuperMarket Tier 1	SMKT T1 C / SMKT T1 D	1019/1519	1.27%	+\$0.00	0.70%	+\$0.15	1.27%	+\$0.00	0.70%	+\$0.15
SuperMarket Tier 2	SMKT T2 C / SMKT T2 D	1616/1516	1.32%	+\$0.00	0.83%	+\$0.15	1.32%	+\$0.00	0.83%	+\$0.15
SuperMarket Tier 3	SMKT T3 C / SMKT T3 D	1606/1506	1.42%	+\$0.05	0.95%	+\$0.15	1.42%	+\$0.05	0.95%	+\$0.15
Warehouse Club***	WHSE CLUB / WHSE CLU D	1026/1526	1.10%	+\$0.00	1.05%	+\$0.15*	1.10%	+\$0.00	1.05%	+\$0.15*
Warehouse Club Tier 1	WRHS T1 C / WRHS T1 D	1020/1520	0.90%	+\$0.00	0.70%	+\$0.15	0.90%	+\$0.00	0.70%	+\$0.15
Warehouse Club Tier 2	WRHS T2 D	1517			0.83%	+\$0.15			0.83%	+\$0.15
Warehouse Club Tier 3	WRHS T3 D	1507			0.95%	+\$0.15			0.95%	+\$0.15
Key Entered	KEY ENTERED / KEY ENTE D	1027/1527	1.89%	+\$0.10	1.64%	+\$0.16	1.89%	+\$0.10	1.64%	+\$0.16
Merit I	MERIT I / MERIT 1 D	1021/1521	1.89%	+\$0.10	1.64%	+\$0.16	1.89%	+\$0.10	1.64%	+\$0.16
Merit I - Insurance	MERIT1INSU	1630	1.43%	+\$0.05			1.43%	+\$0.05		
Merit I - Real Estate	MERIT1REAL / MER1 IREAL	1634/1631	1.10%	+\$0.00	1.10%	+\$0.00	1.10%	+\$0.00	1.10%	+\$0.00
Utility***	MC UTILITY / MC UTIL DB	1636/1536	0.00%	+\$0.65	0.00%	+\$0.45	0.00%	+\$0.65	0.00%	+\$0.45
Petroleum**	PET AFDSVC	1695	1.90%	+\$0.00			1.90%	+\$0.00		
Standard	STANDARD / STANDARD D	1000/1500	2.95%	+\$0.10	1.90%	+\$0.25				

US Full UCAF	MCUSFULUCF / MCUSFULUCD	1007/1531	1.68%	+	\$0.10	1.15%	+	\$0.15	1.68%	+	\$0.10	1.15%	+	\$0.15
Small Ticket	MC SM TK D	1593				1.55%	+	\$0.04				1.55%	+	\$0.04
Petroleum- CAT/AFD**	PET AFD D	1595				0.70%	+	\$0.17				0.70%	+	\$0.17
Petroleum - Service Stations**	PET SVC D	1596				0.70%	+	\$0.17				0.70%	+	\$0.17
Restaurant	MC REST D	1594				1.19%	+	\$0.10				1.19%	+	\$0.10
Emerging Market	EMRG MKT D	1597				0.80%	+	\$0.25				0.80%	+	\$0.25
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%	+	\$0.05				1.48%	+	\$0.05			
Enhanced Supermarket Tier 1	ENH SMKTT1	1612	1.27%	+	\$0.00				1.27%	+	\$0.00			
Enhanced Supermarket Tier 2	ENH SMKTT2	1613	1.32%	+	\$0.00				1.32%	+	\$0.00			
Enhanced Supermarket Tier 3	ENH SMKTT3	1614	1.42%	+	\$0.05				1.42%	+	\$0.05			
Enhanced Warehouse Club***	ENH WHSE	1626	1.10%	+	\$0.00				1.10%	+	\$0.00			
Enhanced Warehouse Club Tier 1	ENH WHSET1	1620	0.90%	+	\$0.00				0.90%	+	\$0.00			
Enhanced Key Entered	ENH KEYED	1627	2.04%	+	\$0.10				2.04%	+	\$0.10			
Enhanced Merit I	ENH MERIT1	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 Service Industries***	ENH SIIP	1629	1.15%	+	\$0.05				1.15%	+	\$0.05			
Enhanced Public Sector CNP & CP	ENHPUBSCNP / ENHPUBSECP	1632/1689	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***	ENH TIPS / ENH TIPS	1633/1635	1.90%	+	\$0.10				1.90%	+	\$0.10			
Enhanced Utility***	ENH UTILITY	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			
Corporate Face to Face - Corporate	FACE-FACE	1040	2.05%	+	\$0.10				2.05%	+	\$0.10			
Corporate Face to Face - Business Cards	FACE-FACEB	1639	2.32%	+	\$0.10				2.32%	+	\$0.10			
Corporate Face to Face - Fleet Cards	FACE-FACEF	1641	2.45%	+	\$0.10				2.45%	+	\$0.10			
Corporate Face to Face - Purchasing Cards	FACE-FACEP	1640	2.33%	+	\$0.10				2.33%	+	\$0.10			
Corporate Face to Face Petroleum	F 2 F PET	1644	2.05%	+	\$0.00				2.05%	+	\$0.00			
Corporate Data Rate III	C DATA III	1046	1.75%	+	\$0.00				1.75%	+	\$0.00			
Corporate Data Rate II - Corporate	C DATA II	1047	2.05%	+	\$0.10				2.05%	+	\$0.10			
Corp Data Rate II - Business	CDATA II B	1649	2.32%	+	\$0.10				2.32%	+	\$0.10			
Corp Data Rate II - Fleet	CDATA II F	1648	2.45%	+	\$0.10				2.45%	+	\$0.10			
Corp Data Rate II - Purchasing	CDATA II P	1647	2.33%	+	\$0.10				2.33%	+	\$0.10			
Corp Data Rate II Petroleum	CDATAIIPET	1693	2.05%	+	\$0.00				2.05%	+	\$0.00			
Corporate Data Rate I	C DATA I	1048	2.65%	+	\$0.10				2.65%	+	\$0.10			
Corporate T&E III	CORP T&E 3	1005	2.15%	+	\$0.10				2.15%	+	\$0.10			
Corporate T&E II	CORP T&E 2	1004	2.20%	+	\$0.10				2.20%	+	\$0.10			
Corporate T&E I	COMM ELEC	1002	2.35%	+	\$0.00				2.35%	+	\$0.00			
Corporate Standard	CORP STND	1001	2.95%	+	\$0.10				2.95%	+	\$0.10			
Corporate Large Ticket 1	CORP LG TK	1042	1.20%	+	\$40.00				1.20%	+	\$40.00			
Corporate Large Ticket 2	CORPLGTK2	1642	1.20%	+	\$40.00				1.20%	+	\$40.00			
Corporate Large Ticket 3	CORPLGTK3	1643	1.20%	+	\$40.00				1.20%	+	\$40.00			
Corporate Large Ticket 1 MPG	C LGTK1MPG	1671	1.20%	+	\$40.00				1.20%	+	\$40.00			
Corporate Large Ticket 2 MPG	C LGTK2MPG	1672	0.90%	+	\$40.00				0.90%	+	\$40.00			
Corporate Large Ticket 3 MPG	C LGTK3MPG	1673	0.70%	+	\$40.00				0.70%	+	\$40.00			
World & World Elite Business Corp Face to Face	MWBCORPFTF	1440	2.32%	+	\$0.10				2.32%	+	\$0.10			
World & World Elite Bus Corp F2F Petroleum	MWBF2FPET	1645	2.20%	+	\$0.00				2.20%	+	\$0.00			
World & World Elite Business Large Ticket 1	MWBCMLGTK1	1442	1.35%	+	\$40.00				1.35%	+	\$40.00			
World & World Elite Business Large Ticket 2	MWBCMLGTK2	1470	1.35%	+	\$40.00				1.35%	+	\$40.00			
World & World Elite Business Large Ticket 3	MWBCMLGTK3	1484	1.35%	+	\$40.00				1.35%	+	\$40.00			
World & World Elite Business Large Ticket 1 MPG	MWBCLT1MPG	1485	1.35%	+	\$40.00				1.35%	+	\$40.00			
World & World Elite Business Large Ticket 2 MPG	MWBCLT2MPG	1486	1.05%	+	\$40.00				1.05%	+	\$40.00			
World & World Elite Business Large Ticket 3 MPG	MWBCLT3MPG	1487	0.85%	+	\$40.00				0.85%	+	\$40.00			
World & World Elite Business Data Rate III	MWBCOMDAT3	1446	1.75%	+	\$0.00				1.75%	+	\$0.00			
World & World Elite Business Data Rate II	MWBCOMDAT2	1447	2.32%	+	\$0.10				2.32%	+	\$0.10			
World & World Elite Bus Data Rate II Petroleum	MWBCOM2PET	1694	2.20%	+	\$0.00				2.20%	+	\$0.00			
World & World Elite Business Data Rate I	MWBCOMDAT1	1448	2.65%	+	\$0.10				2.65%	+	\$0.10			
World & World Elite Business T&E III	MWBCOMT&E3	1465	2.30%	+	\$0.10				2.30%	+	\$0.10			
World & World Elite Business T&E II	MWBCOMT&E2	1464	2.35%	+	\$0.10				2.35%	+	\$0.10			
World & World Elite Business T&E I	MWBCOMT&E1	1462	2.50%	+	\$0.00				2.50%	+	\$0.00			
World & World Elite Business Standard	MWBCOMSTND	1499	2.95%	+	\$0.10				2.95%	+	\$0.10			
International Electronic ¹	INTL ELEC	1031	1.91%	+	\$0.00				1.91%	+	\$0.00			
International Standard ¹	INTL STND	1030	2.44%	+	\$0.10				2.44%	+	\$0.10			
Int'l Full UCAF ¹	MCFULLUCAF	1034	2.35%	+	\$0.10				2.35%	+	\$0.10			
Int'l Merchant UCAF ¹	MC MR UCAF	1049	2.25%	+	\$0.10				2.25%	+	\$0.10			
Int'l Corporate ¹	CORP INTL	1041	2.60%	+	\$0.00				2.60%	+	\$0.00			
Int'l Corporate Purchasing ¹	INTL PURCH	1043	2.60%	+	\$0.00				2.60%	+	\$0.00			
Int'l Corp. Purch. Data Rt II ¹	C INTL II	1045	2.30%	+	\$0.00				2.30%	+	\$0.00			
Int'l Corporate Large Ticket ¹	C INTL LG	1044	1.50%	+	\$30.00				1.50%	+	\$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	1.73%	+	\$0.10				1.73%	+	\$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	1.68%	+	\$0.10				1.68%	+	\$0.10			
World SuperMarket***	MCW SUPRMK	1424	1.58%	+	\$0.05				1.58%	+	\$0.05			
World SuperMarket Tier 1	MCW SMKT T	1419	1.37%	+	\$0.00				1.37%	+	\$0.00			
World SuperMarket Tier 2	MCW SMKT T	1416	1.42%	+	\$0.00				1.42%	+	\$0.00			
World SuperMarket Tier 3	MCW SMKT T	1425	1.52%	+	\$0.05				1.52%	+	\$0.05			
World & World Elite Warehouse Club***	MCW WHSECB	1426	1.10%	+	\$0.00				1.10%	+	\$0.00			
World Warehouse Club Tier 1	MCW WRHST1	1420	0.90%	+	\$0.00				0.90%	+	\$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	MCW UTILITY	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	1.73%	+	\$0.10				1.73%	+	\$0.10			
World Full UCAF	MCWUSFULUC	1431	1.83%	+	\$0.10				1.83%	+	\$0.10			
World Petroleum**	MCW PETRO	1495	2.00%	+	\$0.00				2.00%	+	\$0.00			
World & World Elite Convenience Purchases	MCWCONPURC	1480	2.00%	+	\$0.00				2.00%	+	\$0.00			
World & World Elite Service Industries***	MCW SVCREC	1429	1.15%	+	\$0.05				1.15%	+	\$0.05			
World & World Elite Public Sector CNP & CP	MCW PUBCNP / MCW PUB CP	1432/1489	1.55%	+	\$0.10				1.55%	+	\$0.10			
World Elite Utility	MWE UTILITY	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 3	MWE MER3T3	1444	1.65%	+	\$0.10				1.65%	+	\$0.10			
World Elite SuperMarket***	MWE SUPRMK	1450	1.90%	+	\$0.05				1.90%	+	\$0.05			
World Elite Key Entered	MWE KEYED	1435	2.50%	+	\$0.10				2.50%	+	\$0.10			
World Elite Merit I	MWE MERIT1	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	1.73%	+	\$0.10				1.73%	+	\$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									

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
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 REFCRP1	1409	2.37%+	\$0.00			2.37%+	\$0.00		
Corporate Refund Group 2	MC REFCRP2	1410	2.30%+	\$0.00			2.30%+	\$0.00		
Corporate Refund Group 3	MC REFCRP3	1411	2.21%+	\$0.00			2.21%+	\$0.00		
Corporate Refund Group 4	MC REFCRP4	1412	2.16%+	\$0.00			2.16%+	\$0.00		
MC Assessments			0.095%+	\$0.0050	0.095%+	\$0.0050	0.095%+	\$0.0050	0.095%+	\$0.0050

¹ Includes Acquirer Program support fee of 0.45% and Cross Border assessment fee of 0.30%

* \$0.35 Cap

**\$0.95 Cap

***program requires registration

Discover Interchange Category	MPS SHORT DESCRIPTION	Chg Type	Cons/Comm Rates		Off-line Debit Rates		Cons/Comm Rates		Off-line Debit Rates	
			April 2008		April 2008		Oct 2008		Oct 2008	
			% Rate	+ Per Item	% Rate	+ Per Item	% Rate	+ Per Item	% Rate	+ Per Item
Retail AIP Rewards	DSCVRETAIL	1125	1.62%	+\$0.10			1.62%	+\$0.10		
Key Entered AIP Rewards	DSCVKEYED	1126	1.92%	+\$0.10			1.92%	+\$0.10		
Card Not Present/E-Commerce AIP Rewards	DSCV CNP	1127	1.92%	+\$0.10			1.92%	+\$0.10		
Automatic Payments AIP Rewards	DSCVAUPAY	1128	1.20%	+\$0.05			1.20%	+\$0.05		
Express Services AIP Rewards	DSCV EXSV	1129	1.70%	+\$0.03			1.70%	+\$0.03		
Petroleum AIP Rewards	DSCV PETO	1130	1.58%	+\$0.05			1.58%	+\$0.05		
Public Services AIP Rewards	DSCV PUB	1131	1.50%	+\$0.10			1.50%	+\$0.10		
Emerging Markets AIP Rewards	DSCV EMKTS	1132	1.45%	+\$0.05			1.45%	+\$0.05		
Supermarkets/Warehouse Clubs AIP Rewards	DSCV SMWHS	1133	1.40%	+\$0.05			1.40%	+\$0.05		
Restaurants AIP Rewards	DSCV REST	1134	1.62%	+\$0.10			1.62%	+\$0.10		
Hotel/Car Rentals AIP Rewards	DSCV HOCHR	1135	1.71%	+\$0.10			1.71%	+\$0.10		
Passenger Transport AIP Rewards	DSCV PASS	1136	1.82%	+\$0.10			1.82%	+\$0.10		
Utilities AIP Rewards	DSCV UTLTY	1145	0.00%	+\$0.75			0.00%	+\$0.75		
Real Estate AIP Rewards	REAL EST R	1146					1.10%	+\$0.00		
Insurance AIP Rewards	INSURANC R	1147					1.43%	+\$0.05		
Mid Submission Level AIP Rewards	DSCV MID	1137	2.30%	+\$0.10			2.30%	+\$0.10		
Base Submission Level AIP Rewards	DSCV BASE	1138	2.85%	+\$0.10			2.85%	+\$0.10		
Commercial Electronic Submission	DSCVCOMELC	1139	2.30%	+\$0.10			2.30%	+\$0.10		
Commercial Utilities	UTLTY COMM	1188					0.00%	+\$1.50		
Commercial Base Submission	DSCVCOMBAS	1140	2.70%	+\$0.10			2.70%	+\$0.10		
Consumer Adjustment Voucher Program 1 Rewards	DSCVCOADJ1	1141	2.07%	+\$0.00			2.07%	+\$0.00		
Consumer Adjustment Voucher Program 2 Rewards	DSCVCOADJ2	1142	2.02%	+\$0.00			2.02%	+\$0.00		
Consumer Adjustment Voucher Program 3 Rewards	DSCVCOADJ3	1143	1.75%	+\$0.00			1.75%	+\$0.00		
Commercial Adjustment Voucher Program 1	DSCVCMADJ1	1144	2.25%	+\$0.00			2.25%	+\$0.00		
Consumer Adjustment Voucher Program 1 Core	VOUCHER1 C	1211					2.07%	+\$0.00		
Consumer Adjustment Voucher Program 2 Core	VOUCHER2 C	1212					2.02%	+\$0.00		
Consumer Adjustment Voucher Program 3 Core	VOUCHER3 C	1213					1.75%	+\$0.00		
Retail AIP Core	RETAIL C	1189					1.56%	+\$0.10		
Key Entered AIP Core	K ENTER C	1193					1.87%	+\$0.10		
Card Not Present/E-Commerce AIP Core	CNP/ECOM C	1194					1.87%	+\$0.10		
Mid Submission Level AIP Core	MID SUB C	1209					2.30%	+\$0.10		
Base Submission Level AIP Core	BASE C	1210					2.85%	+\$0.10		
Utilities AIP Core	UTILITY C	1206					0.00%	+\$0.75		
Real Estate AIP Core	REAL EST C	1207					1.10%	+\$0.00		
Express Services AIP Core	EXPRESS C	1196					1.70%	+\$0.03		
Recurring Payments AIP Core	RECURING C	1195					1.20%	+\$0.05		
Emerging Markets AIP Core	EMERGING C	1199					1.45%	+\$0.05		
Public Services AIP Core	PUBLIC C	1198					1.50%	+\$0.10		
Insurance AIP Core	INSURANC C	1208					1.43%	+\$0.05		
Petroleum AIP Core	PETROL C	1197					1.55%	+\$0.05		
Supermarkets/Warehouse Clubs AIP Core	SPRMKT C	1202					1.40%	+\$0.05		
Restaurants AIP Core	RSTRNT C	1203					1.56%	+\$0.10		
Hotel/Car Rentals AIP Core	HOTL/CAR C	1204					1.58%	+\$0.10		
Passenger Transport AIP Core	AIRLINE C	1205					1.75%	+\$0.10		
Retail AIP Premium	DSCV RTL P	1148	1.70%	+\$0.10			1.70%	+\$0.10		
Key Entered AIP Premium	DSCVKEYEDP	1149	2.00%	+\$0.10			2.00%	+\$0.10		
Card Not Present/E-Commerce AIP Premium	DSCV CNP P	1152	2.00%	+\$0.10			2.00%	+\$0.10		
Automatic Payments AIP Premium	DSCVAUPAYP	1153	1.20%	+\$0.05			1.20%	+\$0.05		
Express Services AIP Premium	DSCV EXSVP	1154	1.70%	+\$0.03			1.70%	+\$0.03		
Petroleum AIP Premium	DSCV PETOP	1155	1.73%	+\$0.05			1.73%	+\$0.05		
Public Services AIP Premium	DSCV PUB P	1156	1.50%	+\$0.10			1.50%	+\$0.10		
Emerging Markets AIP Premium	DSCV EMKTP	1157	1.45%	+\$0.05			1.45%	+\$0.05		
Supermarkets/Warehouse Clubs AIP Premium	DSCV SMWHP	1158	1.65%	+\$0.05			1.65%	+\$0.05		
Restaurants AIP Premium	DSCV RESTP	1159	2.20%	+\$0.10			2.20%	+\$0.10		
Hotel/Car Rentals AIP Premium	DSCVHOCHR P	1160	2.30%	+\$0.10			2.30%	+\$0.10		
Passenger Transport AIP Premium	DSCV PASSP	1161	2.30%	+\$0.10			2.30%	+\$0.10		
Utilities AIP Premium	DSCVUTLTP	1162	0.00%	+\$0.75			0.00%	+\$0.75		
Real Estate AIP Premium	REAL EST P	1186					1.10%	+\$0.00		
Insurance AIP Premium	INSURANC P	1187					1.43%	+\$0.05		
Mid Submission Level AIP Premium	DSCV MID P	1163	2.30%	+\$0.10			2.30%	+\$0.10		
Base Submission Level AIP Premium	DSCV BASE	1164	2.85%	+\$0.10			2.85%	+\$0.10		
Utilities AIP Debit	DSCVUTLTYD	1182			0.00%	+\$0.75			0.00%	+\$0.75
Supermarkets/Warehouse Clubs AIP Debit MAX	DSCVSMWHMD	1183			0.00%	+\$0.36			0.00%	+\$0.36
Retail AIP Debit	DSCVRETD	1165			1.02%	+\$0.16			1.02%	+\$0.16
Key Entered AIP Debit	DSCVKEYEDD	1166			1.62%	+\$0.16			1.62%	+\$0.16
Card Not Present/E-Commerce AIP Debit	DSCV CNP D	1167			1.62%	+\$0.16			1.62%	+\$0.16
Automatic Payments AIP Debit	DSCVAUPAYD	1168			1.20%	+\$0.05			1.20%	+\$0.05
Express Services AIP Debit	DSCV EXSVD	1169			1.55%	+\$0.04			1.55%	+\$0.04
Petroleum AIP Debit	DSCV PETOD	1170			0.76%	+\$0.16			0.76%	+\$0.16
Public Services AIP Debit	DSCV PUB D	1171			0.90%	+\$0.20			0.90%	+\$0.20
Emerging Markets AIP Debit	DSCV EMKTD	1172			0.90%	+\$0.20			0.90%	+\$0.20
Supermarkets/Warehouse Clubs AIP Debit	DSCV SMWHD	1173			1.02%	+\$0.16			1.02%	+\$0.16
Restaurants AIP Debit	DSCV RESTD	1174			1.18%	+\$0.10			1.18%	+\$0.10
Hotel/Car Rentals AIP Debit	DSCV HOCHR D	1175			1.35%	+\$0.16			1.35%	+\$0.16
Passenger Transport AIP Debit	DSCV PASSD	1176			1.59%	+\$0.16			1.59%	+\$0.16
Real Estate AIP Debit	REAL EST D	1184							1.10%	+\$0.00
Insurance AIP Debit	INSURANC D	1185							0.80%	+\$0.25
Mid Submission Level AIP Debit	DSCV MID D	1177			1.72%	+\$0.20			1.72%	+\$0.20
Base Submission Level AIP Debit	DSCV BASED	1178			1.89%	+\$0.25			1.89%	+\$0.25
Consumer Adjustment Voucher Program 1 Debit	DSCVCOAJ1D	1179			1.80%	+\$0.00			1.80%	+\$0.00
Consumer Adjustment Voucher Program 2 Debit	DSCVCOAJ2D	1180			1.69%	+\$0.00			1.69%	+\$0.00
Consumer Adjustment Voucher Program 3 Debit	DSCVCOAJ3D	1181			1.35%	+\$0.00			1.35%	+\$0.00
Consumer Adjustment Voucher Program 1 Premium	DSCVCADJ1P	1190	2.07%	+\$0.00			2.07%	+\$0.00		
Consumer Adjustment Voucher Program 2 Premium	DSCVCADJ2P	1191	2.02%	+\$0.00			2.02%	+\$0.00		
Consumer Adjustment Voucher Program 3 Premium	DSCVCADJ3P	1192	1.75%	+\$0.00			1.75%	+\$0.00		
Assessments			0.0925%	+\$0.00	0.0925%	+\$0.00	0.0925%	+\$0.00	0.0925%	+\$0.00