

**DISCOVER INTERCHANGE FEES - Effective April 2017**

INTERCHANGE PROGRAMS	CONSUMER CREDIT CARDS				CONSUMER DEBIT/PREPAID CARDS			COMMERCIAL CARDS	
	Consumer Core	Consumer Rewards	Consumer Premium	Consumer Premium Plus	Debit Unregulated	Prepaid Unregulated	Debit & Prepaid Regulated	Core	Debit
PSL - RECURRING PAYMENTS	1.35% + \$.05	1.35% + \$.05	1.35% + \$.05	1.80% + \$.05	1.20% + \$.05	1.20% + \$.05	.05% + \$.21*	Commercial Utilities \$1.50	Commercial Utilities (except Non-Exempt) \$1.50  Non-Exempt <sup>1</sup> 0.05% + \$0.21
PSL - UTILITIES	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	.05% + \$.21*		
PSL - REAL ESTATE	1.10%	1.10%	1.10%	2.30% + \$.10	1.10%	1.10%	.05% + \$.21*		
PSL - INSURANCE	1.43% + \$.05	1.43% + \$.05	1.43% + \$.05	2.30% + \$.05	.80% + \$.25	.80% + \$.25	.05% + \$.21*		
PSL - SUPERMARKET - WAREHOUSE CLUBS	1.40% + \$.05	1.65% + \$.05	1.65% + \$.05	1.90% + \$.10	1.10% + .16 Caps @ \$.36	1.10% + \$.16 Caps @ \$.36	.05% + \$.21*		
PSL - EMERGING MARKETS	1.45% + \$.05	1.45% + \$.05	1.45% + \$.05	2.30% + \$.10	.90% + \$.20	.90% + \$.20	.05% + \$.21*		
PSL - PUBLIC SERVICES	1.55% + \$.10	1.55% + \$.10	1.55% + \$.10	1.55% + \$.10	.90% + \$.20	.90% + \$.20	.05% + \$.21*	Commercial Electronic 2.30% + \$.10  Commercial Level II/III TBD	Commercial Electronic (except Non-Exempt) 2.30% + \$.10  Non-Exempt <sup>1</sup> 0.05% + \$0.21  Commercial Level II/III TBD
PSL - EXPRESS SERVICES	1.95%	1.95%	1.95%	2.05% + \$.05	1.80%	1.80%	.05% + \$.21*		
PSL - PETROLEUM	1.55% + \$.05	1.80% + \$.05	1.80% + \$.05	1.80% + \$.05	.76% + \$.16	.76% + \$.16	.05% + \$.21*		
PSL - RETAIL	1.56% + \$.10	1.71% + \$.10	1.71% + \$.10	2.15% + \$.10	1.10% + \$.16	1.10% + \$.16	.05% + \$.21*		
PSL - RESTAURANT	1.56% + \$.10	1.90% + \$.10	2.20% + \$.10	2.40% + \$.10	1.10% + \$.16	1.10% + \$.16	.05% + \$.21*		
PSL - HOTEL/CAR RENTAL	1.58% + \$.10	1.90% + \$.10	2.30% + \$.10	2.40% + \$.10	1.35% + \$.16	1.35% + \$.16	.05% + \$.21*		
PSL - PASSENGER TRANSPORT	1.75% + \$.10	1.90% + \$.10	2.30% + \$.10	2.40% + \$.10	1.59% + \$.16	1.59% + \$.16	.05% + \$.21*		
PSL - CARD NOT PRESENT	1.87% + \$.10	1.97% + \$.10	2.00% + \$.10	2.35% + \$.10	1.75% + \$.20	1.75% + \$.20	.05% + \$.21*		
PSL - ECOMMERCE	1.87% + \$.10	1.97% + \$.10	2.00% + \$.10	2.35% + \$.10	1.75% + \$.20	1.75% + \$.20	.05% + \$.21*		
PSL - KEY ENTRY	1.87% + \$.10	1.97% + \$.10	2.00% + \$.10	2.40% + \$.10	1.75% + \$.20	1.75% + \$.20	.05% + \$.21*		
MID SUBMISSION LEVEL	2.40% + \$.10	2.40% + \$.10	2.40% + \$.10	2.40% + \$.10	1.80% + \$.20	1.80% + \$.20	.05% + \$.21*	Commercial Base Submission Level	Commercial Base Submission Level
BASE SUBMISSION LEVEL	2.95% + \$.10	2.95% + \$.10	2.95% + \$.10	2.95% + \$.10	1.89% + \$.25	1.89% + \$.25	.05% + \$.21*	2.95% + \$.10	2.95% + \$.10 (except Non-Exempt)  Non-Exempt <sup>1</sup> 0.05% + \$0.21
INTERNATIONAL ELECTRONIC	ALL CARD TYPES 2.66%	N/A	N/A	N/A	N/A	N/A	.05% + \$.21*		
INTERNATIONAL BASE SUBMISSION LEVEL	ALL CARD TYPES 3.00% + \$.10	N/A	N/A	N/A	N/A	N/A	.05% + \$.21*		
CONSUMER CREDIT/DEBIT/PREPAID VOUCHER 1 (Direct Marketing MCC'S)	2.07%	2.07%	2.07%	2.07%	1.80%	1.80%	.05% + \$.21*	N/A	N/A
CONSUMER CREDIT/DEBIT/PREPAID VOUCHER 2 (Passenger Transport MCC'S)	2.02%	2.02%	2.02%	2.02%	1.69%	1.69%	.05% + \$.21*	N/A	N/A
CONSUMER CREDIT/DEBIT/PREPAID VOUCHER 3 (All Other MCC'S)	1.75%	1.75%	1.75%	1.75%	1.35%	1.35%	.05% + \$.21*	N/A	N/A
COMMERCIAL CARD VOUCHER 1	N/A	N/A	N/A	N/A	N/A	N/A	.05% + \$.21*	2.25%	
LARGE TICKET	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.90% + \$20.00	0.90% + \$20.00 (except Non-Exempt)  Non-Exempt <sup>1</sup> 0.05% + \$0.21

\*If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged.

Other charges: Data Usage charge of \$0.0195 per transaction, data transmission charge of \$0.0075 per transaction (KB Fee), Assessment Fee of 0.13%.

NOTE: Included in the International rates are the 0.50% International Processing Fee and the 0.80% International Service Fee.