

Discover® Network Adjustment Voucher Programs and Rate Schedule

(Effective October, 2018)

This Adjustment Vouchers and Rate Schedule contains a summary of the primary qualification criteria established by Discover Network (sometimes referred to as Discover) for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify.

Program Rate Category	Rates		Transaction Qualification Information	
	Per Sales \$	Per Item		
Direct Marketing				
CONS ADI VCR PROGRAM 1 - Core	2.07%	\$0.00	Consumer Discover Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards at Direct Marketing MCCs. Eligible merchants include: E-Commerce site hosted by Marketplace operator with products / services provided by multiple third party suppliers (5262), Insurance Services (5960), Travel-Related Arrangement Services (5962), Catalog (5964), Combination Catalog & Retail (5965), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Subscription (5968), and Other Direct Marketers (5969)	
CONS ADI VCR PROGRAM 1 - Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00		
CONS ADI VCR PROGRAM 1 - Debit	1.80%	\$0.00		
CONS ADI VCR PROGRAM 1 - Prepaid	1.80%	\$0.00		
CONS ADI VCR PROGRAM 1 - Rewards	2.07%	\$0.00		
CONS ADI VCR PROGRAM 1 - Premium	2.07%	\$0.00		
CONS ADI VCR PROGRAM 1 - Premium Plus	2.07%	\$0.00		
Passenger Transport				
CONS ADI VCR PROGRAM 2 - Core	2.02%	\$0.00		Consumer Discover Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards at Passenger Transport MCCs. Eligible merchants include: Airlines (3000-3350, 4511), Passenger Railways (4112), and Steamship / Cruise Lines (4411)
CONS ADI VCR PROGRAM 2 - Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00		
CONS ADI VCR PROGRAM 2 - Debit	1.69%	\$0.00		
CONS ADI VCR PROGRAM 2 - Prepaid	1.69%	\$0.00		
CONS ADI VCR PROGRAM 2 - Rewards	2.02%	\$0.00		
CONS ADI VCR PROGRAM 2 - Premium	2.02%	\$0.00		
CONS ADI VCR PROGRAM 2 - Premium Plus	2.02%	\$0.00		
All Other				
CONS ADI VCR PROGRAM 3 - Core	1.75%	\$0.00	Consumer Discover Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards at all other MCCs.	
CONS ADI VCR PROGRAM 3 - Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00		
CONS ADI VCR PROGRAM 3 - Debit	1.35%	\$0.00		
CONS ADI VCR PROGRAM 3 - Prepaid	1.35%	\$0.00		
CONS ADI VCR PROGRAM 3 - Rewards	1.75%	\$0.00		
CONS ADI VCR PROGRAM 3 - Premium	1.75%	\$0.00		
CONS ADI VCR PROGRAM 3 - Premium Plus	1.75%	\$0.00		
Commercial				
COMMERCIAL ADI VOUCHER	2.25%	\$0.00		Commercial Discover cards at all MCCs.
COMMERCIAL ADI VOUCHER - Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00		
COMMERCIAL ADI VOUCHER - Debit	2.25%	\$0.00		
COMMERCIAL ADI VOUCHER - Prepaid	2.25%	\$0.00		
International				
INTERNATIONAL ADI VOUCHER	0.00%	\$0.00	Discover, JCB, UnionPay, Diners Club International, and Korea BCard cards issued in a foreign country at all MCCs.	