



**INTERCHANGE RATE SCHEDULE**

(Effective October, 2018)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Petroleum Core	1.35%	\$0.05	
Petroleum Debit	0.76%	\$0.16	
Petroleum Prepaid	0.76%	\$0.16	
Petroleum Rewards	1.80%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card must be present and Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Service Stations (5341) and Automated Fuel Dispenser (5342). Maximum 2 days to deposit & settle.
Petroleum Premium	1.80%	\$0.05	
Petroleum Premium Plus	1.80%	\$0.05	
Passenger Transport Core	1.75%	\$0.10	
Passenger Transport Debit	1.59%	\$0.16	
Passenger Transport Prepaid	1.59%	\$0.16	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Airline (3000-3350, 4511), Passenger Railway (4112), or Steamship / Cruise Lines (4411). Maximum 8 days to deposit & settle.
Passenger Transport Rewards	1.90%	\$0.10	
Passenger Transport Premium	2.30%	\$0.10	
Passenger Transport Premium Plus	2.40%	\$0.10	
Key Entry Core	1.87%	\$0.10	
Key Entry Debit	1.75%	\$0.20	
Key Entry Prepaid	1.75%	\$0.20	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Face-to-Face / Key-Entered / Signature Obtained / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Petroleum (5541, 5542), and Digital Goods (5815, 5816, 5817, 5818). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Key Entry Rewards	1.97%	\$0.10	
Key Entry Premium	2.00%	\$0.10	
Key Entry Premium Plus	2.40%	\$0.10	
Card Not Present Core	1.87%	\$0.10	
Card Not Present Debit	1.75%	\$0.20	
Card Not Present Prepaid	1.75%	\$0.20	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Signature Not Obtained / Authorized / Mail or Phone Order. Address Verification Service required, except for recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amounts do not have to match. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Card Not Present Rewards	1.97%	\$0.10	
Card Not Present Premium	2.00%	\$0.10	
Card Not Present Premium Plus	2.35%	\$0.10	
E-Commerce / Internet Core	1.87%	\$0.10	
E-Commerce / Internet Debit	1.75%	\$0.20	
E-Commerce / Internet Prepaid	1.75%	\$0.20	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Signature Not Obtained / Authorized / E-Commerce Order / Mobile Payment. Address Verification Service required, except for mobile payment and recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amounts do not have to match. Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
E-Commerce / Internet Rewards	1.97%	\$0.10	
E-Commerce / Internet Premium	2.09%	\$0.10	
E-Commerce / Internet Premium Plus	2.35%	\$0.10	
Hotels / Car Rentals Core	1.58%	\$0.10	
Hotels / Car Rentals Debit	1.35%	\$0.16	
Hotels / Car Rentals Prepaid	1.35%	\$0.16	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Eligible Merchants: Car Rentals (3351-3441, 7512, 7513, 7519) and Hotels (3501-3999, 7011, 7012). Maximum 2 days to deposit & settle.
Hotels / Car Rentals Rewards	1.90%	\$0.10	
Hotels / Car Rentals Premium	2.30%	\$0.10	
Hotels / Car Rentals Prem Plus	2.40%	\$0.10	
Express Services Core	1.95%	\$0.00	
Express Services Debit	1.80%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Eligible Merchants: Local Committer (4111), Limousines and Taxis (4121), Bus Lines - Charter & Tour (4131), Toll/Highways Fee (4784), Miscellaneous Food Stores - Convenience Stores & Specialty Markets (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy / Repro Services (7338), Auto Parking Lots / Garages (7523), Car Washes (7542), Movie Theater (7832), and Video Tape Rentals (7841). Card sale amount must be less than or equal to \$15.00 for all merchants except for Limousines and Taxis (4121), which is \$25.00. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121). Authorization and settlement amounts do not have to match for Restaurants (5812) and Fast Food (5814). Maximum 2 days to deposit & settle.
Express Services Prepaid	1.80%	\$0.00	
Express Services Rewards	1.95%	\$0.00	
Express Services Premium	1.95%	\$0.00	
Express Services Premium Plus	2.05%	\$0.05	

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(Effective October, 2018)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Insurance Core	1.43%	\$0.05	
Insurance Debit	0.80%	\$0.25	
Insurance Prepaid	0.80%	\$0.25	
Insurance Rewards	1.43%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (5300). Maximum 3 days to deposit & settle.
Insurance Premium	1.43%	\$0.05	
Emerging Markets Core	1.45%	\$0.05	
Emerging Markets Debit	0.90%	\$0.20	
Emerging Markets Prepaid	0.90%	\$0.20	
Emerging Markets Rewards	1.45%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Cable / Satellite / Other Pay Television / Radio Stations (4899), Subscription (5968), Fuel Dealers (5983), Payment Service Provider - Merchant - Payment Transaction (6533), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Child Care Services (8351), and Charitable / Social Services (8398). Maximum 3 days to deposit & settle.
Emerging Markets Premium	1.45%	\$0.05	
Utilities Core	0.00%	\$0.75	
Utilities Debit	0.00%	\$0.75	
Utilities Prepaid	0.00%	\$0.75	
Utilities Rewards	0.00%	\$0.75	
Utilities Premium	0.00%	\$0.75	
Utilities Premium Plus	0.00%	\$0.75	
Commercial Utilities	0.00%	\$1.50	
Commercial Utilities Debit	0.00%	\$1.50	
Commercial Utilities Prepaid	0.00%	\$1.50	
Mid Submission Level Core	2.40%	\$0.10	
Mid Submission Level Debit	1.80%	\$0.20	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for any Prime Submission Level Program or the Key-Entered Program. Magnetic Swipe or Chip Read not required / Electronically Authorized. Supplemental Data Record (SDR) missing on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Service Stations (5541), Automated Fuel Dispensers (5542), and Digital Goods (5815, 5816, 5817, 5818), Address Verification Service required for Card Not Present transactions, except for mobile Marketing Outbound Telemarketing - 5966, and Direct Marketing Inbound Telemarketing - 5967) not eligible for this program. Premium and Premium Plus card transactions at Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519) and Passenger Transport (3000-3350, 4112, 4411, 4511) not eligible for this program. Maximum days to deposit & settle is 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511), 3 days for all other merchants.
Mid Submission Level Rewards	2.40%	\$0.10	
Mid Submission Level Premium	2.40%	\$0.10	
Mid Submission Lvl Premium Plus	2.40%	\$0.10	
Base Submission Level Core	2.95%	\$0.10	
Base Submission Level Debit	1.89%	\$0.25	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for the Mid Submission Level Program or Key Entered Program or have been submitted with an invalid or missing Acquirer Interchange Program Code, Validation not required for Magnetic Stripe or Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Transaction missing the Discover Network Reference ID (NRID), which is a unique numeric identification generated by Discover that remains unchanged for the life of the transaction. Maximum 30 days to deposit & settle.
Base Submission Level Rewards	2.95%	\$0.10	
Base Submission Level Premium	2.95%	\$0.10	
Base Sub Level Premium Plus	2.95%	\$0.10	
Commercial Electronic	2.30%	\$0.10	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization. Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Service Stations (5541), Automated Fuel Dispensers (5542), and Digital Goods (5815, 5816, 5817, 5818), Address Verification Service required for Card Not Present transactions, except for mobile payment and recurring payment transactions, for all merchants except for Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), and Passenger Transport (3000-3350, 4112, 4411, 4511), Utilities (4900) and High Risk (5962, 5966, 5967) are not eligible for this program. Maximum days to settle is 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511), 3 days for Emerging Markets (4899, 5968, 5983, 8211, 8220, 8299, 8351, 8398) and Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), 2 days for all other merchants.
Commercial Base Submission	2.95%	\$0.10	
Commnl Base Submission Level Debit	2.95%	\$0.10	Commercial cards, including Business, Executive Business, and Corporate cards, that do not meet the requirements for the Commercial Electronic Level Program. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Maximum 30 days to deposit & settle.
Commnl Base Submission Lvl Prepaid	2.95%	\$0.10	
Commercial Large Ticket	0.90%	\$20.00	
Commercial Large Ticket Debit	0.90%	\$20.00	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: MCCs 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5199, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5195, 5198. Transaction amount greater than or equal to \$5,000. Maximum 2 days to deposit & settle.
Commercial Large Ticket Prepaid	0.90%	\$20.00	

**INTERCHANGE RATE SCHEDULE**

(Effective October, 2018)

Program Rate Category	Rates		Transaction Qualification Information
	Fee Per Sales \$	Per Item	
International Consumer Credit	2.15%	\$0.00	Consumer Discover; Diners Club International, JCB, UnionPay, and Korea BCCard cards issued in a foreign country. Face-to-Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized Supplemental Data Record (SDR) required on chip card transactions. Key-Entered transactions not eligible for this program. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Authorization and settlement amounts do not have to match. High Risk (5962, 5966, 5967) are not eligible for this program. Mobile Payment transactions not eligible for this program. Maximum 5 days to deposit & settle, 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511). Rate includes the Discover International Processing Fee.
International Consumer Debit / Prepaid	1.70%	\$0.00	Discover International Processing Fee.
International Consumer Base Submission Level	2.20%	\$0.10	Consumer Discover; Diners Club International, JCB, UnionPay, and Korea BCCard cards issued in a foreign country that do not meet the requirements for the International Consumer Credit or Debit / Prepaid programs. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Rate includes the Discover International Processing Fee.
International Commercial	2.40%	\$0.10	Commercial Discover; Diners Club International, JCB, UnionPay, and Korea BCCard cards issued in a foreign country. Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Rate includes the Discover International Processing Fee.
Discover Assessments	0.13%	\$0.00	Fee assessed on the gross dollar amount of all Discover, JCB, UnionPay, Diners Club International, and Korea BCCard transactions.
Data Usage Fee	0.00%	\$0.0195	Fee assessed on all Discover; JCB; UnionPay; Diners Club International, and Korea BCCard sales and credit (return) transactions.
International Service Fee	0.80%	\$0.00	Fee assessed on all Discover; Diners Club International, JCB, UnionPay, and Korea BCCard transactions at a U.S. merchant location with a non-U.S. issued card.
Network Authorization Fee	0.00%	\$0.0025	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCCard authorizations.

**Discover® Network Pass-through Fees Schedule**

(Effective October, 2018)

The following fees result from charges assessed to Servicers from Discover Network (sometimes referred to as Discover) and are subject to increases, decreases, and additional new fees imposed by Discover Network. Please note that Discover Network fees apply only to Discover transactions acquired by Bank of America Merchant Services.

Fee Category	Rates		Discover Network Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Discover Assessments	0.13%	\$0.00	Fee assessed on the gross dollar amount of all Discover, JCB, UnionPay, Diners Club International, and Korea BCard transactions.
Data Usage Fee	0.00%	\$0.0195	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCard sales and credit (return) transactions.
International Service Fee	0.80%	\$0.00	Fee assessed on all Discover, Diners Club International, JCB, UnionPay, and Korea BCard transactions at a U.S. merchant location with a non-U.S. issued card.
International Processing Fee	0.50%	\$0.00	Fee assessed on all Discover, Diners Club International, JCB, UnionPay, and Korea BCard transactions where the country code of the merchant is different from the country code of the card issuer. Billed as part of the applicable interchange fees.
Network Authorization Fee	0.00%	\$0.0025	Fee assessed on all Discover, JCB, UnionPay, Diners Club International, and Korea BCard authorizations.