

UPDATED DISCOVER® INTERCHANGE PROGRAMS-U.S.

Bank of America Merchant Services is taking this opportunity to provide to you as a courtesy, this quick reference document. This document reflects historical and upcoming modifications to interchange fee programs as announced by Discover as part of a release. Information specific to Discover is only intended for merchants accepting those payments through Bank of America Merchant Services via our Discover Merchant Acquirer (Full Service) Program.

This list is not all inclusive and does not include all qualification criteria that may be necessary to achieve certain interchange assessments. A rate's inclusion in this document does not indicate Bank of America Merchant Services current support of that rate. Bank of America Merchant Services delivers separate written letter notice when modifications to interchange fee programs result in a change to a client's pricing terms. Detailed interchange rate schedules based on agreed pricing methods, including all qualifying criteria, may be requested through your normal customer service contact if needed.

For historical reference, we are providing the interchange rates effective April 13, 2018, October 19, 2018 and April 12, 2019. Upcoming changes are highlighted in blue.

	<u>April 13, 2018</u>	<u>October 19, 2018</u>	<u>April 12, 2019</u>
Consumer Credit Core			
Prime Submission Level- Retail	1.56% + \$0.10	1.56% + \$0.10	1.56% + \$0.10
Prime Submission Level- Card Not Present	1.87% + \$0.10	1.87% + \$0.10	1.89% + \$0.10
Prime Submission Level- E-commerce	1.87% + \$0.10	1.87% + \$0.10	1.89% + \$0.10
Prime Submission Level- E-Commerce Secured	N/A	N/A	1.89% + \$0.10
Prime Submission Level- Emerging Markets	1.45% + \$0.05	1.45% + \$0.05	1.45% + \$0.05
Prime Submission Level- Express Services	1.95%	1.95%	1.95%
Prime Submission Level- Hotels/Car Rentals	1.58% + \$0.10	1.58% + \$0.10	1.58% + \$0.10
Prime Submission Level- Insurance	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Prime Submission Level- Passenger Transport	1.75% + \$0.10	1.75% + \$0.10	1.75% + \$0.10
Prime Submission Level- Petroleum	1.55% + \$0.05	1.55% + \$0.05	1.55% + \$0.05
Prime Submission Level- Public Services	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Prime Submission Level- Real Estate	1.10%	1.10%	1.10%
Prime Submission Level- Recurring Payments	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05
Prime Submission Level- Restaurants	1.56% + \$0.10	1.56% + \$0.10	1.56% + \$0.10
Prime Submission Level- Supermarket/ Warehouse Clubs	1.40% + \$0.05	1.40% + \$0.05	1.40% + \$0.05
Prime Submission Level- Utilities	\$0.75	\$0.75	\$0.75
Mid Submission	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Base Submission	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Key Entry	1.87% + \$0.10	1.87% + \$0.10	1.89% + \$0.10
Consumer Credit Rewards			
Prime Submission Level- Retail	1.71% + \$0.10	1.71% + \$0.10	1.71% + \$0.10
Prime Submission Level- Card Not Present	1.97% + \$0.10	1.97% + \$0.10	2.00% + \$0.10
Prime Submission Level- E-commerce	1.97% + \$0.10	1.97% + \$0.10	2.00% + \$0.10
Prime Submission Level- E-Commerce Secured	N/A	N/A	2.00% + \$0.10
Prime Submission Level- Emerging Markets	1.45% + \$0.05	1.45% + \$0.05	1.45% + \$0.05
Prime Submission Level- Express Services	1.95%	1.95%	1.95%
Prime Submission Level- Insurance	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Prime Submission Level- Hotels/Car Rentals	1.90% + \$0.10	1.90% + \$0.10	1.90% + \$0.10
Prime Submission Level- Passenger Transport	1.90% + \$0.10	1.90% + \$0.10	1.90% + \$0.10
Prime Submission Level- Petroleum	1.80% + \$0.05	1.80% + \$0.05	1.80% + \$0.05
Prime Submission Level- Public Services	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Prime Submission Level- Real Estate	1.10%	1.10%	1.10%
Prime Submission Level- Recurring Payments	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05
Prime Submission Level- Restaurants	1.90% + \$0.10	1.90% + \$0.10	1.95% + \$0.10
Prime Submission Level- Supermarket/ Warehouse Clubs	1.65% + \$0.05	1.65% + \$0.05	1.60% + \$0.10
Prime Submission Level- Utilities	\$0.75	\$0.75	\$0.75
Mid Submission	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Base Submission	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Key Entry	1.97% + \$0.10	1.97% + \$0.10	2.00% + \$0.10
Consumer Credit Premium			
Prime Submission Level- Retail	1.71% + \$0.10	1.71% + \$0.10	1.71% + \$0.10

Merchant Services

	<u>April 13, 2018</u>	<u>October 19, 2018</u>	<u>April 12, 2019</u>
<u>Consumer Credit Premium (Continued)</u>			
Prime Submission Level- Card Not Present	2.00% + \$0.10	2.00% + \$0.10	2.00% + \$0.10
Prime Submission Level- E-commerce	2.00% + \$0.10	2.00% + \$0.10	2.00% + \$0.10
Prime Submission Level- E-Commerce Secured	N/A	N/A	2.00% + \$0.10
Prime Submission Level- Emerging Markets	1.45% + \$0.05	1.45% + \$0.05	1.45% + \$0.05
Prime Submission Level- Express Services	1.95%	1.95%	1.95%
Prime Submission Level- Hotels/Car Rentals	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Prime Submission Level- Insurance	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Prime Submission Level- Passenger Transport	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Prime Submission Level- Petroleum	1.80% + \$0.05	1.80% + \$0.05	1.80% + \$0.05
Prime Submission Level- Public Services	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Prime Submission Level- Real Estate	1.10%	1.10%	1.10%
Prime Submission Level- Restaurants	2.20% + \$0.10	2.20% + \$0.10	2.30% + \$0.10
Prime Submission Level- Supermarket/ Warehouse Clubs	1.65% + \$0.05	1.65% + \$0.05	1.60% + \$0.10
Prime Submission Level- Utilities	\$0.75	\$0.75	\$0.75
Prime Submission Level- Recurring Payments	1.45% + \$0.05	1.45% + \$0.05	1.45% + \$0.05
Mid Submission	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Base Submission	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Key Entry	2.00% + \$0.10	2.00% + \$0.10	2.00% + \$0.10
<u>Consumer Credit Premium Plus</u>			
Prime Submission Level- Retail	2.15% + \$0.10	2.15% + \$0.10	2.15% + \$0.10
Prime Submission Level- Card Not Present	2.35% + \$0.10	2.35% + \$0.10	2.40% + \$0.10
Prime Submission Level- E-commerce	2.35% + \$0.10	2.35% + \$0.10	2.40% + \$0.10
Prime Submission Level- E-Commerce Secured	N/A	N/A	2.40% + \$0.10
Prime Submission Level- Emerging Markets	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Prime Submission Level- Express Services	2.05%	2.05%	2.05%
Prime Submission Level- Hotels/Car Rentals	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Prime Submission Level- Insurance	2.30% + \$0.05	2.30% + \$0.05	2.30% + \$0.05
Prime Submission Level- Passenger Transport	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Prime Submission Level- Petroleum	1.80% + \$0.05	1.80% + \$0.05	1.80% + \$0.05
Prime Submission Level- Public Services	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Prime Submission Level- Real Estate	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Prime Submission Level- Recurring Payments	1.80% + \$0.05	1.80% + \$0.05	1.80% + \$0.05
Prime Submission Level- Restaurants	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Prime Submission Level- Supermarket /Warehouse Clubs	1.90% + \$0.10	1.90% + \$0.10	1.90% + \$0.10
Prime Submission Level- Utilities	\$0.75	\$0.75	\$0.75
Mid Submission	2.40 % + \$0.10	2.40 % + \$0.10	2.40 % + \$0.10
Base Submission	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Key Entry	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
<u>Consumer Debit</u>			
Prime Submission Level- Retail	1.10% + \$0.16	1.10% + \$0.16	1.10% + \$0.16
Prime Submission Level- Card Not Present	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
Prime Submission Level - Debt Repayment	N/A	N/A	0.70% + \$0.16
Prime Submission Level - Debt Repayment (Maximum)	N/A	N/A	0.00% + \$2.40
Prime Submission Level- E-commerce	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
Prime Submission Level - E-Commerce Secured	N/A	N/A	1.75% + \$0.20
Prime Submission Level- Emerging Markets	0.90% + \$0.20	0.90% + \$0.20	0.90% + \$0.20
Prime Submission Level- Express Services	1.80%	1.80%	1.80%
Prime Submission Level- Hotels/Car Rentals	1.35% + \$0.16	1.35% + \$0.16	1.35% + \$0.16
Prime Submission Level- Insurance	0.80% + \$0.25	0.80% + \$0.25	0.80% + \$0.25
Prime Submission Level- Passenger Transport	1.59% + \$0.16	1.59% + \$0.16	1.60% + \$0.15
Prime Submission Level- Petroleum	0.76% + \$0.16	0.76% + \$0.16	0.76% + \$0.16
Prime Submission Level- Public Services	0.90% + \$0.20	0.90% + \$0.20	0.90% + \$0.20
Prime Submission Level- Real Estate	1.10%	1.10%	1.10%
Prime Submission Level- Recurring Payments	1.20% + \$0.05	1.20% + \$0.05	1.20% + \$0.05
Prime Submission Level- Restaurants	1.10% + \$0.16	1.10% + \$0.16	1.10% + \$0.16
Prime Submission Level- Supermarket/ Warehouse Clubs	1.10% + \$0.16	1.10% + \$0.16	1.10% + \$0.16
	CAP \$0.36	CAP \$0.36	CAP \$0.36
Prime Submission Level- Utilities	\$0.75	\$0.75	\$0.75

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<u>Consumer Debit (Continued)</u>	<u>April 13, 2018</u>	<u>October 19, 2018</u>	<u>April 12, 2019</u>
Mid Submission	1.80% + \$0.20	1.80% + \$0.20	1.80% + \$0.20
Base Submission	1.89% + \$0.25	1.89% + \$0.25	1.90% + \$0.25
Key Entry	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
<u>Consumer Debit Non-Exempt</u>			
Prime Submission Level- Retail	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Card Not Present	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level - Debt Repayment	N/A	N/A	0.05% + \$0.21
Prime Submission Level - Debt Repayment (Maximum)	N/A	N/A	0.05% + \$0.21
Prime Submission Level- E-Commerce	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level - E-Commerce Secured	N/A	N/A	0.05% + \$0.21
Prime Submission Level- Insurance	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Supermarkets/Warehouse Clubs	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Emerging Markets	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Public Services	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Express Services	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Petroleum	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Restaurants	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Hotels/Car Rentals	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Passenger Transport	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Mid Submission Level	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Base Submission Level	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Key Entry	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
<u>Consumer Debit Non-Exempt (with fraud-prevention adjustment)</u>			
Prime Submission Level- Card Not Present	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- E-Commerce	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Recurring Payments	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Utilities (Debit – Non-Exempt)	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Real Estate	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Insurance	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Supermarkets/Warehouse Clubs	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Emerging Markets	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Public Services	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Express Services	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Petroleum	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Retail	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Restaurants	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Hotels/Car Rentals	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Passenger Transport	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Mid Submission Level	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Base Submission Level	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Key Entry	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>Consumer Prepaid</u>			
Prime Submission Level- Retail	1.10% + \$0.16	1.10% + \$0.16	1.10% + \$0.16
Prime Submission Level- Card Not Present	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
Prime Submission Level - Debt Repayment	N/A	N/A	N/A
Prime Submission Level - Debt Repayment (Maximum)	N/A	N/A	N/A
Prime Submission Level- E-commerce	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
Prime Submission Level - E-Commerce Secured	N/A	N/A	1.75% + \$0.20
Prime Submission Level- Emerging Markets	0.90% + \$0.20	0.90% + \$0.20	0.90% + \$0.20
Prime Submission Level- Express Services	1.80%	1.80%	1.80%
Prime Submission Level- Hotels/Car Rentals	1.35% + \$0.16	1.35% + \$0.16	1.35% + \$0.16
Prime Submission Level- Insurance	0.80% + \$0.25	0.80% + \$0.25	0.80% + \$0.25
Prime Submission Level- Passenger Transport	1.59% + \$0.16	1.59% + \$0.16	1.60% + \$0.15
Prime Submission Level- Petroleum	0.76% + \$0.16	0.76% + \$0.16	0.76% + \$0.16
Prime Submission Level- Public Services	0.90% + \$0.20	0.90% + \$0.20	0.90% + \$0.20
Prime Submission Level- Real Estate	1.10%	1.10%	1.10%

Merchant Services

<u>Consumer Prepaid (Continued)</u>	<u>April 13, 2018</u>	<u>October 19, 2018</u>	<u>April 12, 2019</u>
Prime Submission Level- Recurring Payments	1.20% + \$0.05	1.20% + \$0.05	1.20% + \$0.05
Prime Submission Level- Restaurants	1.10% + \$0.16	1.10% + \$0.16	1.10% + \$0.16
Prime Submission Level- Supermarket/ Warehouse Clubs	1.10% + \$0.16	1.10% + \$0.16	1.10% + \$0.16
	CAP \$0.36	CAP \$0.36	CAP \$0.36
Prime Submission Level- Utilities	\$0.75	\$0.75	\$0.75
Mid Submission	1.80% + \$0.20	1.80% + \$0.20	1.80% + \$0.20
Base Submission	1.89% + \$0.25	1.89% + \$0.25	1.90% + \$0.25
Key Entry	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20

<u>Consumer Prepaid Non-Exempt</u>			
Prime Submission Level- Retail	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Card Not Present	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level - Debt Repayment	N/A	N/A	0.05% + \$0.21
Prime Submission Level - Debt Repayment (Maximum)	N/A	N/A	0.05% + \$0.21
Prime Submission Level- E-Commerce	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level - E-Commerce Secured	N/A	N/A	0.05% + \$0.21
Prime Submission Level- Recurring Payments	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Utilities	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Utilities	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Real Estate	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Insurance	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Supermarkets/Warehouse Clubs	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Emerging Markets	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Public Services	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Express Services	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Petroleum	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Restaurants	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Hotels/Car Rentals	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Prime Submission Level- Passenger Transport	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Mid Submission Level	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Base Submission Level	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Key Entry	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21

<u>Consumer Prepaid Non-Exempt (with fraud-prevention adjustment)</u>			
Prime Submission Level- Retail	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Card Not Present	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- E-Commerce	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Recurring Payments	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Utilities	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Real Estate	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Insurance	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Supermarkets/Warehouse Clubs	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Emerging Markets	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Public Services	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Express Services	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Petroleum	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Restaurants	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Hotels/Car Rentals	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Prime Submission Level- Passenger Transport	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Mid Submission Level	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Base Submission Level	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Key Entry	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22

<u>Commercial Credit (Business, Executive Business, and Corporate)</u>			
Commercial Utilities	\$1.50	\$1.50	\$1.50
Commercial Electronic	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Commercial Base Submission Level	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Commercial Large Ticket	0.90% + \$20.00	0.90% + \$20.00	0.90% + \$20.00

<u>Commercial Prepaid</u>			
Commercial Utilities	\$1.50	\$1.50	\$1.50

Merchant Services

<u>Commercial Prepaid (Continued)</u>	<u>April 13, 2018</u>	<u>October 19, 2018</u>	<u>April 12, 2019</u>
Commercial Electronic	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Commercial Base Submission Level	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Commercial Large Ticket	0.90% + \$20.00	0.90% + \$20.00	0.90% + \$20.00
<u>Commercial Prepaid Non-Exempt</u>			
Commercial Utilities	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Commercial Electronic	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Commercial Base Submission Level	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Commercial Large Ticket	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
<u>Commercial Prepaid Non-Exempt (with fraud-prevention adjustment)</u>			
Commercial Utilities	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Commercial Electronic	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Commercial Base Submission Level	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Commercial Large Ticket	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>Commercial Debit</u>			
Commercial Utilities	\$1.50	\$1.50	\$1.50
Commercial Electronic	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Commercial Base Submission Level -Debit	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Commercial Large Ticket	0.90% + \$20.00	0.90% + \$20.00	0.90% + \$20.00
<u>Commercial Debit Non-Exempt</u>			
Commercial Utilities	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Commercial Electronic	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Commercial Base Submission Level	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
Commercial Large Ticket	0.05% + \$0.21	0.05% + \$0.21	0.05% + \$0.21
<u>Commercial Debit Non-Exempt (with fraud-prevention adjustment)</u>			
Commercial Utilities	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Commercial Electronic	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Commercial Base Submission Level	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
Commercial Large Ticket	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>International</u>			
International Electronic Debit/Prepaid	1.20% + \$0.00	1.20% + \$0.00	1.20% + \$0.00
International Electronic Credit	1.65% + \$0.00	1.65% + \$0.00	1.65% + \$0.00
International Commercial	1.90% + \$0.10	1.90% + \$0.10	1.90% + \$0.10
International Consumer Base	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10