

Visa Interchange Category	MPS SHORT DESCRIPTION	Chg Type	Cons/Comm Rates		Off-line Debit Rates		Cons/Comm Rates		Off-line Debit Rates	
			July 2009		July 2009		Oct 2009		Oct 2009	
			% 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 SUPRMTK / SPMCHK D	1053/1591	1.24%	+\$0.05	1.03%	+\$0.15**	1.24%	+\$0.05	1.03%	+\$0.15**
CPS Supermarket Tier 1	SUPRMTKTR1 / 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	SUPRMTKTR2 / 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	SUPRMTKTR3 / 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	1.95%	+\$0.10			1.95%	+\$0.10		
CPS Rewards 2 T&E	REWDS2 T&E	1095	1.95%	+\$0.10			1.95%	+\$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	1.54%	+\$0.10	1.36%	+\$0.15	1.54%	+\$0.10	1.36%	+\$0.15
CPS Card Not Present	CPS CRD NP / CARD NP D	1067/1567	1.80%	+\$0.10	1.60%	+\$0.15	1.80%	+\$0.10	1.60%	+\$0.15
CPS Retail Key Entered	CPS KEYED / KEYED D	1069/1569	1.80%	+\$0.10	1.60%	+\$0.15	1.80%	+\$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 SVCSTN / SVCSTN D	1086/1586	1.15%	+\$0.25	0.70%	+\$0.17****	1.15%	+\$0.25	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	1.80%	+\$0.10	1.60%	+\$0.15	1.80%	+\$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 / ECM PF H D	1082/1582	1.54%	+\$0.10	1.36%	+\$0.15	1.54%	+\$0.10	1.36%	+\$0.15
CPS E-commerce Preferred - Auto Rental	ECOM PFCAR / ECM PF C D	1083/1583	1.54%	+\$0.10	1.36%	+\$0.15	1.54%	+\$0.10	1.36%	+\$0.15
CPS E-commerce Preferred - Pass Transport	ECOM PF PT / ECM PF P D	1081/1581	1.70%	+\$0.10	1.60%	+\$0.15	1.70%	+\$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	1683/1588	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			0.00%	+\$2.50
CPS Debit Tax Payment - Convenience Fee	TXPYMT FEE	1589			0.00%	+\$0.00			0.00%	+\$0.00
Debit Repayment	DEBT REPMT	1587			0.35%	+\$0.50			0.35%	+\$0.50
GSA G2G	GSA G2G	1654	1.65%	+\$0.10			1.65%	+\$0.10		
GSA Large Ticket - existing	GSA LG TKT	1014	1.20%	+\$39.00			1.20%	+\$39.00		
GSA Large Ticket - that are ≥ \$8,750	GSA LG TK2	1017	Eliminated				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	1.15%	+\$0.25	0.70%	+\$0.17****	1.15%	+\$0.25	0.70%	+\$0.17****
CPS Passenger Transport	CPS AIR-PT / AIR PASS D	1061/1561	1.70%	+\$0.10	1.60%	+\$0.15	1.70%	+\$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	2.05%	+\$0.10			2.05%	+\$0.10		
Business Card Level II Data Rate	US COMM L2	1087	2.05%	+\$0.10			2.05%	+\$0.10		
Purchasing Card Level II Data Rate	USCOMM L2 P	1681	2.05%	+\$0.10			2.05%	+\$0.10		
Commercial Card Retail - Corporate	COMMRETAIL	1600	2.10%	+\$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	2.30%	+\$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	2.55%	+\$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	2.65%	+\$0.10			2.65%	+\$0.10		
Purchasing Card Electronic	COM ELEC P	1686	2.65%	+\$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	2.25%	+\$0.10			2.25%	+\$0.10		
Commercial Card Standard	COMM STND	1682	2.95%	+\$0.10			2.95%	+\$0.10		
Signature Preferred Card Not Present	VSP CNP	1674	2.40%	+\$0.10			2.40%	+\$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	2.40%	+\$0.10			2.40%	+\$0.10		
Signature Preferred Standard	VSP STND	1677	2.95%	+\$0.10			2.95%	+\$0.10		
International Merchant Signature Preferred	INTLMRVSP	1679	1.80%	+\$0.00			Eliminated			
Signature Preferred Interregional	VSPINTRIAP	1670	1.80%	+\$0.00			Eliminated			
International Electronic	INTL ELECT	1071	1.10%	+\$0.00			Eliminated			
International Standard	V INTLSTND	1070	1.60%	+\$0.00			Eliminated			
International Commercial Card	INTL COMM	1072	1.80%	+\$0.00			Eliminated			
International Commercial Card	V INTLCOMM	1660	1.80%	+\$0.00			1.80%	+\$0.00		
International Electronic	V INTELCT	1661	1.10%	+\$0.00			1.10%	+\$0.00		
International Issuer Chip	V INTLCHIP	1662	1.20%	+\$0.00			1.20%	+\$0.00		
International Acquirer Chip	V INTLACQR	1663	1.00%	+\$0.00			1.00%	+\$0.00		
International Standard	V INTLSTND	1664	1.60%	+\$0.00			1.60%	+\$0.00		
International Airline	V INTL AIR	1665	1.10%	+\$0.00			1.10%	+\$0.00		
International Infinite Card	V INTLINFN	1666	1.80%	+\$0.00			1.80%	+\$0.00		
International Signature Card	V INTLSIGN	1667	1.80%	+\$0.00			1.80%	+\$0.00		
International Secure E-Commerce	V INTLSECR	1668	1.44%	+\$0.00			1.44%	+\$0.00		
International Merchant E-Commerce	V INTLECOM	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		
EIRF Debit Fuel Max	EIRF MAX D	1657			0.00%	+\$0.95			0.00%	+\$0.95
CPS AFD Debit Max	CPSAFD MAXD	1659			0.00%	+\$0.95			0.00%	+\$0.95
CPS Service Station Debit Max	SVCSTN MAXD	1658			0.00%	+\$0.95			0.00%	+\$0.95
Signature Preferred - Fuel	VSP FUEL	1468	1.15%	+\$0.25			1.15%	+\$0.25		
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	ISA FEE	213	0.40%	+\$0.00	0.40%	+\$0.00	0.40%	+\$0.00	0.40%	+\$0.00
Cash Advance International Service Assessment	CA ISA FEE	215	0.40%	+\$0.00	0.40%	+\$0.00	0.40%	+\$0.00	0.40%	+\$0.00
Account Verification†	0 \$ VERIFI	3042	0.00%	+\$0.0250	0.00%	+\$0.0250	0.00%	+\$0.0250	0.00%	+\$0.0250
Mis-Use of Auth†	MISUSE AU	3043			0.00%	+\$0.0450	0.00%	+\$0.0450		
Zero Floor Limit†	ZERO FL LT	3044	0.00%	+\$0.1000	0.00%	+\$0.1000	0.00%	+\$0.1000	0.00%	+\$0.1000
NAPF†	ACQ PROCES	3040	0.00%	+\$0.0195	0.00%	+\$0.0195	0.00%	+\$0.0195	0.00%	+\$0.0195
NAPF Exempt†	APF EXEPMT	3045	0.00%	+\$0.0000	0.00%	+\$0.0000	0.00%	+\$0.0000	0.00%	+\$0.0000
Risk ID Service†	RISK ID SC	3046	0.00%	+\$0.0010	0.00%	+\$0.0010	0.00%	+\$0.0010	0.00%	+\$0.0010
Echeck Acquirer Processing Fee	ECHK APF	3047			0.00%	+\$0.0000	0.00%	+\$0.0000	0.00%	+\$0.0000
Clearing Access	BII ACCESS	202	0.00%	+\$0.0025	0.00%	+\$0.0025	0.00%	+\$0.0025	0.00%	+\$0.0025
Int'l Acquiring Fee (IAF)	IAF	210			0.45%	+\$0.0000	0.45%	+\$0.0000		
IAF High Risk	IAF HGHRSK	216			0.90%	+\$0.0000	0.90%	+\$0.0000		
Assessments %	ASSESSMENT	200	0.0925%	+\$0.0000	0.0925%	+\$0.0000	0.0925%	+\$0.0000	0.0925%	+\$0.0000
Assessments PI			Eliminated		Eliminated		Eliminated		Eliminated	
Assessments			Moved		Moved		Moved		Moved	

*excludes Direct Marketing Sic Codes 596X

** \$0.35 Cap

***program requires registration

**** \$0.95 Cap begins July 18, 2008 (through Oct 2009)

† Fee Billed on Assessments

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			July 2009		July 2009		Oct 2009		Oct 2009	
			% Rate	+ Per Item	% Rate	+ Per Item	% Rate	+ Per Item	% Rate	+ Per Item
Puerto Rico Domestic Gas Station	PR GAS CR/PR GAS DB	2501/2500					1.00%	+\$0.00	0.90%	+\$0.00
Puerto Rico Domestic Gas Station Platinum	PR GAS PLT	2502					1.15%	+\$0.00	1.15%	+\$0.00
Puerto Rico Domestic Gas Station Comm	PR GASCOMM	2503					1.15%	+\$0.00		
Puerto Rico Domestic Gas Station Sign	PR GASSIGN	2504								

Puerto Rico Domestic Supermarket Platinum	PR SPMKPLT	2507						1.18%	+	\$0.00	1.18%	+	\$0.00
Puerto Rico Domestic Supermarket Comm	PRSPMKCOMM	2508						1.18%	+	\$0.00			
Puerto Rico Domestic Supermarket Sign	PRSPMKSIGN	2509						1.25%	+	\$0.00			
Puerto Rico Domestic Emerge Mrkt	PR EMRG CR/PR EMRG DB	2511/2510						1.10%	+	\$0.00	1.05%	+	\$0.00
Puerto Rico Domestic Emerge Mrkt Platinum	PR EMRGPLT	2512						1.25%	+	\$0.00	1.25%	+	\$0.00
Puerto Rico Domestic Emerge Mrkt Comm	PREMRGCOMM	2513						1.25%	+	\$0.00			
Puerto Rico Domestic Emerge Mrkt Sign	PREMRGSIGN	2514						1.28%	+	\$0.00			
Puerto Rico Domestic Utilities	PR UTLY CR/PR UTLY DB	2516/2515						1.10%	+	\$0.00	1.05%	+	\$0.00
Puerto Rico Domestic Utilities Platinum	PR UTLYPLT	2517						1.25%	+	\$0.00	1.25%	+	\$0.00
Puerto Rico Domestic Utilities Comm	PRUTLYCOMM	2518						1.25%	+	\$0.00			
Puerto Rico Domestic Utilities Sign	PRUTLYSIGN	2519						1.28%	+	\$0.00			
Puerto Rico Domestic Warehouse	PR WRHS CR/PR WRHS DB	2521/2520						1.10%	+	\$0.00	1.05%	+	\$0.00
Puerto Rico Domestic Warehouse Platinum	PR WRHSPLT	2522						1.25%	+	\$0.00	1.25%	+	\$0.00
Puerto Rico Domestic Warehouse Comm	PRWRHSCOMM	2523						1.25%	+	\$0.00			
Puerto Rico Domestic Warehouse Sign	PRWRHSSIGN	2524						1.28%	+	\$0.00			
Puerto Rico Domestic Retail 1	PR RTL1 CR/PR RTL1 DB	2526/2525						1.35%	+	\$0.00	1.30%	+	\$0.00
Puerto Rico Domestic Retail 1 Platinum	PR RTL1PLT	2527						1.85%	+	\$0.00	1.85%	+	\$0.00
Puerto Rico Domestic Retail 1 Comm	PRRTL1COMM	2528						1.85%	+	\$0.00			
Puerto Rico Domestic Retail 1 Sign	PRRTL1SIGN	2529						2.00%	+	\$0.00			
Puerto Rico Domestic Retail 2	PR RTL2 CR/PR RTL2 DB	2531/2530						1.30%	+	\$0.00	1.25%	+	\$0.00
Puerto Rico Domestic Retail 2 Platinum	PR RTL2PLT	2532						1.80%	+	\$0.00	1.80%	+	\$0.00
Puerto Rico Domestic Retail 2 Comm	PRRTL2COMM	2533						1.80%	+	\$0.00			
Puerto Rico Domestic Retail 2 Sign	PRRTL2SIGN	2534						1.90%	+	\$0.00			
Puerto Rico Domestic Standard	PR STND CR/PR STND DB	2536/2535						1.65%	+	\$0.00	1.65%	+	\$0.00
Puerto Rico Domestic Standard Platinum	PR STNDPLT	2537						1.85%	+	\$0.00	1.85%	+	\$0.00
Puerto Rico Domestic Standard Commercial	PRSTNDCOMM	2538						1.85%	+	\$0.00			
Puerto Rico Domestic Standard Signature	PRSTNDSIGN	2539						2.00%	+	\$0.00			
Virgin Islands Domestic Signature & Infinite	VISIGN/INF	2540						1.80%	+	\$0.00			
Virgin Islands Domestic Commercial	VI COMM	2541						1.80%	+	\$0.00			
Virgin Islands Domestic Electronic Cons	VI ELECT	2542						1.10%	+	\$0.00	1.10%	+	\$0.00
Virgin Islands Domestic Issuer Chip Cons	VI ISS CHP	2543						1.20%	+	\$0.00	1.20%	+	\$0.00
Virgin Islands Domestic Airlines Cons	VI AIRLINE	2544						1.10%	+	\$0.00	1.10%	+	\$0.00
Virgin Islands Domestic Secure Cons	VI SECURE	2545						1.44%	+	\$0.00	1.44%	+	\$0.00
Virgin Islands Domestic Elec Commerce Cons	VI ECOMM	2546						1.44%	+	\$0.00	1.44%	+	\$0.00
Virgin Islands Domestic Standard Cons	VI STND	2547						1.60%	+	\$0.00	1.60%	+	\$0.00
Guam Domestic Electronic Cons	GU ELECT	2548						1.00%	+	\$0.00	1.00%	+	\$0.00
Guam Domestic Electronic Commercl	GUELECTCOM	2549						1.85%	+	\$0.00			
Guam Domestic Recurring Cons	GU RECUR	2550						1.00%	+	\$0.00	1.00%	+	\$0.00
Guam Domestic Recurring Commercial	GU RRCOMM	2551						1.00%	+	\$0.00			
Guam Domestic Sm Ticket Cons	GU SM TKT	2552						1.00%	+	\$0.00	1.00%	+	\$0.00
Guam Domestic Sm Ticket Commercial	GUSMTKTCOM	2553						1.85%	+	\$0.00			
Guam Domestic Issuer Chip	GU ISS CHP	2554						1.95%	+	\$0.00	1.95%	+	\$0.00
Guam Domestic Issuer Chip Cons	GU CHP CON	2555						1.10%	+	\$0.00	1.10%	+	\$0.00
Guam Domestic Secure Electronic	GU SECURE	2556						1.65%	+	\$0.00	1.65%	+	\$0.00
Guam Domestic Merch Ecommerce	GU ECOMM	2557						1.65%	+	\$0.00	1.65%	+	\$0.00
Guam Domestic Standard Cons	GU STD CON	2558						1.44%	+	\$0.00	1.44%	+	\$0.00
Guam Domestic Stnd Ptlm & Sign	GU STD P&S	2559						1.85%	+	\$0.00	1.85%	+	\$0.00
Guam Domestic Stnd Commercial	GU STDCOMM	2560						1.85%	+	\$0.00			
America Samoa Domestic Standard Cons	AS STD CON	2561						1.44%	+	\$0.00	1.44%	+	\$0.00
America Samoa Domestic Stnd Commercial	AS STDCOMM	2562						1.85%	+	\$0.00			
Marshall Islands Domestic Standard Cons	MH STD CON	2563						1.44%	+	\$0.00	1.44%	+	\$0.00
Marshall Islands Domestic Stnd Commercial	MH STDCOMM	2564						1.85%	+	\$0.00			
Northern Mariana Islands Domestic Standard Cons	MP STD CON	2565						1.44%	+	\$0.00	1.44%	+	\$0.00
Northern Mariana Islands Domestic Stnd Commercial	MP STDCOMM	2566						1.85%	+	\$0.00			
Palau Domestic Standard Cons	PW STD CON	2567						1.44%	+	\$0.00	1.44%	+	\$0.00
Palau Domestic Stnd Commercial	PW STDCOMM	2568						1.85%	+	\$0.00			
US Minor Outlying Islands Domestic Standard Cons	UM STD CON	2569						1.44%	+	\$0.00	1.44%	+	\$0.00
US Minor Outlying Islands Domestic Stnd Commercial	UM STDCOMM	2570						1.85%	+	\$0.00			
LAC Commercial	VLAC COMM	2571						1.80%	+	\$0.00			
LAC Infinite & Signature	VLAC SIGN	2572						1.80%	+	\$0.00			
LAC Electronic Cons	VLAC ELECT	2573						1.10%	+	\$0.00	1.10%	+	\$0.00
LAC Issuer Chip	VLAC CHIP	2574						1.20%	+	\$0.00	1.20%	+	\$0.00
LAC Airline	VLAC AIRLN	2575						1.10%	+	\$0.00	1.10%	+	\$0.00
LAC Secure Ecommerce	VLACSECURE	2576						1.44%	+	\$0.00	1.44%	+	\$0.00
LAC Merch Ecommerce	VLACMECOMM	2577						1.44%	+	\$0.00	1.44%	+	\$0.00
LAC Standard Cons	VLAC STND	2578						1.60%	+	\$0.00	1.60%	+	\$0.00
AP Airline Commercial	V APAIRCOM	2579						1.60%	+	\$0.00			
AP Airline Comm Stnd	V APAIRSTD	2580						1.80%	+	\$0.00			
AP Airline Consumer	V APAIRCON	2581						1.16%	+	\$0.00	1.16%	+	\$0.00
AP Issuer Chip Plat	V APCHPPLT	2582						1.95%	+	\$0.00	1.95%	+	\$0.00
AP Issuer Chp Sign&Infinite	VAPCHPSIGN	2583						2.12%	+	\$0.00			
AP Iss Chip Gold	VAPCHPGOLD	2584						1.52%	+	\$0.00	1.52%	+	\$0.00
AP Iss Chip Consumer	V APCHPCON	2585						1.32%	+	\$0.00	1.32%	+	\$0.00
AP Electronic Gold	V APELECT G	2586						1.42%	+	\$0.00	1.42%	+	\$0.00
AP Electronic Consumer	VAPELCTCON	2587						1.22%	+	\$0.00	1.22%	+	\$0.00
AP Secure Ecomm Platinum	VAP ECOM P	2588						1.85%	+	\$0.00	1.85%	+	\$0.00
AP Secure Ecomm Sign&Infnt	VAP ECOMSIG	2589						2.02%	+	\$0.00			
AP Secure Ecomm Gold	VAP ECOM G	2590						1.55%	+	\$0.00	1.55%	+	\$0.00
AP Secure Ecomm Consumer	VAP ECOMCON	2591						1.35%	+	\$0.00	1.35%	+	\$0.00
AP Mrch Ecomm Platinum	VAPMECOM P	2592						1.72%	+	\$0.00	1.72%	+	\$0.00
AP Mrch Ecom Sign&Infnt	VAPMCOMSIG	2593						1.89%	+	\$0.00			
AP Mrch Ecom Gold	VAP MCOM G	2594						1.42%	+	\$0.00	1.42%	+	\$0.00
AP Mrch Ecom Consumer	VAPMCOMCON	2595						1.22%	+	\$0.00	1.22%	+	\$0.00
AP Recurring Pymt	V AP RECUR	2596						1.16%	+	\$0.00	1.16%	+	\$0.00
AP Standard Commercial	V APSTDCOM	2597						1.85%	+	\$0.00			
AP Standard Platinum	V APSTDPLT	2598						1.85%	+	\$0.00	1.85%	+	\$0.00
AP Standard Sign&Infinite	VAPSTDSIGN	2599						2.02%	+	\$0.00			
AP Standard Gold	VAPSTDGOLD	2600						1.55%	+	\$0.00	1.55%	+	\$0.00
AP Standard Consumer	VAPSTDCONS	2601						1.35%	+	\$0.00	1.35%	+	\$0.00
International Commercial Card	V INTLCOMM	1660	1.80%	+	\$0.00			1.80%	+	\$0.00			
International Electronic	V INTELCT	1661	1.10%	+	\$0.00			1.10%	+	\$0.00			
International Issuer Chip	V INTLCHIP	1662	1.20%	+	\$0.00			1.20%	+	\$0.00			
International Acquirer Chip	V INTLACQR	1663	1.00%	+	\$0.00			1.00%	+	\$0.00			
International Standard	V INTLSTND	1664	1.60%	+	\$0.00			1.60%	+	\$0.00			
International Airline	V INTL AIR	1665	1.10%	+	\$0.00			1.10%	+	\$0.00			
International Infinite Card	V INTLINFN	1666	1.80%	+	\$0.00			1.80%	+	\$0.00			
International Signature Card	V INTLSIGN	1667	1.80%	+	\$0.00			1.80%	+	\$0.00			
International Secure E-Commerce	V INTLSECR	1668	1.44%	+	\$0.00			1.44%	+	\$0.00			
International Merchant E-Commerce	V INTLECOM	1669	1.44%	+	\$0.00			1.44%	+	\$0.00			

MasterCard Interchange Category	MPS SHORT DESCRIPTION	Chg Type	Cons/Comm Rates July 2009		Off-line Debit Rates July 2009		Cons/Comm Rates Oct 2009		Off-line Debit Rates Oct 2009					
			% 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 ENTERD / 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		2.95%	+	\$0.10		1.90%	+	\$0.25
MC Passenger Transport	AIR-PT / AIR-PT D	1022/1522	1.75%	+	\$0.10		1.60%	+	\$0.15		1.75%	+	\$0.10		1.60%	+	\$0.15
Convenience Purchases	CONV PURCH	1080	1.90%	+	\$0.00						1.90%	+	\$0.00				
MC Travel Industries Premier Service***	PREMIER-I / PREMIER-V PREMIERL D / PREMIERV D	1033/1035/ 1533/1535	1.58%	+	\$0.10		1.36%	+	\$0.15		1.58%	+	\$0.10		1.36%	+	\$0.15
Service Industries***	SVC RECURR	1029	1.15%	+	\$0.05		1.15%	+	\$0.05		1.15%	+	\$0.05		1.15%	+	\$0.05
Public Sector CNP & CP	PUBLIC CNP / PUBLIC CP	1032/1089	1.55%	+	\$0.10						1.55%	+	\$0.10				
US Merchant UCAF	MCUSMRUCAF / MCUSMRUCF	1006/1530	1.58%	+	\$0.10		1.05%	+	\$0.15		1.58%	+	\$0.10		1.05%	+	\$0.15
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	
Small Ticket - Tier 1 Debit	SM TKT TR1	1339												1.30%	+	\$0.02	
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 MERITI	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***	ENHUTILITY	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	2.15%	+	\$0.10						2.15%	+	\$0.10				
Corporate Face to Face - Business Cards	FACE-FACEB	1639	2.20%	+	\$0.10						2.20%	+	\$0.10				
Corporate Face to Face - Fleet Cards	FACE-FACEF	1641	2.50%	+	\$0.10						2.50%	+	\$0.10				
Corporate Face to Face - Purchasing Cards	FACE-FACEP	1640	2.40%	+	\$0.10						2.40%	+	\$0.10				
Corporate Face to Face Petroleum	F 2 F PET	1644	2.05%	+	\$0.10						2.05%	+	\$0.10				
Corporate Data Rate III	C DATA III	1046	1.80%	+	\$0.10						1.80%	+	\$0.10				
Corporate Data Rate II - Corporate	C DATA II	1047	2.15%	+	\$0.10						2.15%	+	\$0.10				
Corp Data Rate II - Business	CDATA II B	1649	2.20%	+	\$0.10						2.20%	+	\$0.10				
Corp Data Rate II - Fleet	CDATA II F	1648	2.50%	+	\$0.10						2.50%	+	\$0.10				
Corp Data Rate II - Purchasing	CDATA II P	1647	2.40%	+	\$0.10						2.40%	+	\$0.10				
Corp Data Rate II Petroleum	CDATAIIPET	1693	2.05%	+	\$0.10						2.05%	+	\$0.10				
MC Utilities - Business	UTLTY BUS	1337									0.00%	+	\$1.50				
Corporate Data Rate I	C DATA I	1048	2.65%	+	\$0.10						2.65%	+	\$0.10				
Corporate T&E III - Corporate	CORP T&E3C	1005	2.20%	+	\$0.10						2.20%	+	\$0.10				
Corporate T&E II - Corporate	CORP T&E2C	1004	2.25%	+	\$0.10						2.25%	+	\$0.10				
Corporate T&E I - Corporate	CORP T&E1C	1002	2.40%	+	\$0.00						2.40%	+	\$0.00				
Corporate T&E III - Business	CORP T&E3B	1305	2.30%	+	\$0.10						2.30%	+	\$0.10				
Corporate T&E II - Business	CORP T&E2B	1304	2.35%	+	\$0.10						2.35%	+	\$0.10				
Corporate T&E I - Business	CORP T&E1B	1302	2.50%	+	\$0.00						2.50%	+	\$0.00				
Corporate T&E III - Purchasing	CORP T&E3P	1309	2.50%	+	\$0.10						2.50%	+	\$0.10				
Corporate T&E II - Purchasing	CORP T&E2P	1307	2.55%	+	\$0.10						2.55%	+	\$0.10				
Corporate T&E I - Purchasing	CORP T&E1P	1303	2.70%	+	\$0.00						2.70%	+	\$0.00				
Corporate T&E III - Fleet	CORP T&E3F	1314	2.50%	+	\$0.10						2.50%	+	\$0.10				
Corporate T&E II - Fleet	CORP T&E2F	1308	2.55%	+	\$0.10						2.55%	+	\$0.10				
Corporate T&E I - Fleet	CORP T&E1F	1317	2.70%	+	\$0.00						2.70%	+	\$0.00				
Corporate Standard	CORP STND	1001	2.95%	+	\$0.10						2.95%	+	\$0.10				
Corporate Large Ticket 1	CORP LG TK	1042	1.25%	+	\$40.00						1.25%	+	\$40.00				
Corporate Large Ticket 2	CORPLGTK2	1642	1.25%	+	\$40.00						1.25%	+	\$40.00				
Corporate Large Ticket 3	CORPLGTK3	1643	1.25%	+	\$40.00						1.25%	+	\$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	2.25%	+	\$0.10						2.25%	+	\$0.10				
World & World Elite Bus Corp F2F Petroleum	MWBF2FPET	1645	2.10%	+	\$0.10						2.10%	+	\$0.10				
World & World Elite Business Utility	MWB UTILITY	1338									0.00%	+	\$1.50				
World & World Elite Business Large Ticket 1	MWBCMLGTK1	1442	1.30%	+	\$40.00						1.30%	+	\$40.00				
World & World Elite Business Large Ticket 2	MWBCMLGTK2	1470	1.30%	+	\$40.00						1.30%	+	\$40.00				
World & World Elite Business Large Ticket 3	MWBCMLGTK3	1484	1.30%	+	\$40.00						1.30%	+	\$40.00				
World & World Elite Business Large Ticket 1 MPG	MWBCLT1MPG	1485	1.25%	+	\$40.00						1.25%	+	\$40.00				
World & World Elite Business Large Ticket 2 MPG	MWBCLT2MPG	1486	0.95%	+	\$40.00						0.95%	+	\$40.00				
World & World Elite Business Large Ticket 3 MPG	MWBCLT3MPG	1487	0.75%	+	\$40.00						0.75%	+	\$40.00				
World & World Elite Business Data Rate III	MWBCOMDAT3	1446	1.85%	+	\$0.10						1.85%	+	\$0.10				
World & World Elite Business Data Rate II	MWBCOMDAT2	1447	2.25%	+	\$0.10						2.25%	+	\$0.10				
World & World Elite Bus Data Rate II Petroleum	MWBCOM2PET	1694	2.10%	+	\$0.10						2.10%	+	\$0.10				
World & World Elite Business Data Rate I	MWBCOMDAT1	1448	2.70%	+	\$0.10						2.70%	+	\$0.10				
World & World Elite Business T&E III	MWBCOMT&E3	1465	2.35%	+	\$0.10						2.35%	+	\$0.10				
World & World Elite Business T&E II	MWBCOMT&E2	1464	2.40%	+	\$0.10						2.40%	+	\$0.10				
World & World Elite Business T&E I	MWBCOMT&E1	1462	2.55%	+	\$0.00						2.55%	+	\$0.00				
World & World Elite Business Standard	MWBCOMSTND	1499	3.00%	+	\$0.10						3.00%	+	\$0.10				
International Electronic	INTL ELEC	1031	1.16%	+	\$0.00						1.10%	+	\$0.00				
International Standard	M INTLSTND	1030	1.69%	+	\$0.10						1.60%	+	\$0.00				
Int'l Full UCAF	MCFULLUCAF	1034	1.60%	+	\$0.10						1.54%	+	\$0.00				
Int'l Merchant UCAF	MC MR UCAF	1049	1.50%	+	\$0.10						1.44%	+	\$0.00				
Int'l Corporate	CORP INTL	1041	2.00%	+	\$0.00						2.00%	+	\$0.00				
Int'l Corporate Purchasing	INTL PURCH	1043	2.00%	+	\$0.00						2.00%	+	\$0.00				
Int'l Corp. Purch. Data Rt II	C INTL II	1045	1.70%	+	\$0.00						1.70%	+	\$0.00				
Int'l Corporate Large Ticket	C INTL LG	1044	0.90%	+	\$30.00						0.90%	+	\$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	1.65%	+	\$0.10						1.65%	+	\$0.10				
World SuperMarket***	MCW SUPRMK	1424	1.58%	+</													

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	MWEUTILITY	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				2.15%	+	\$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 MERITI	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				2.20%	+	\$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				2.00%	+	\$0.00						
World Elite T&E Large Ticket	MWE LRGTKT	1488	2.00%	+	\$0.00				2.00%	+	\$0.00						
High Value Key-Entered	HV KEYED	1459	2.50%	+	\$0.10				2.50%	+	\$0.10						
High Value T&E Large Ticket	HVT&ELGKT	1482	2.00%	+	\$0.00				2.00%	+	\$0.00						
High Value Merit III Tier 1	HVMERIT3T1	1461	1.53%	+	\$0.10				2.05%	+	\$0.10						
High Value Merit III Tier 2	HVMERIT3T2	1467	1.58%	+	\$0.10				2.10%	+	\$0.10						
High Value Merit III Tier 3	HVMERIT3T3	1469	1.65%	+	\$0.10				2.15%	+	\$0.10						
High Value Merit III Base	HV MERIT3	1460	2.20%	+	\$0.10				2.20%	+	\$0.10						
High Value Merit 1	HV MERIT1	1458	2.50%	+	\$0.10				2.50%	+	\$0.10						
High Value Merit 1 Real Estate	HVMR1 REAL	1334	2.20%	+	\$0.10				2.20%	+	\$0.10						
High Value Merit 1 Insurance	HVMR1 INSU	1315	2.20%	+	\$0.10				2.20%	+	\$0.10						
High Value Petroleum Base	HV PETRO	1479	2.00%	+	\$0.00				2.00%	+	\$0.00						
High Value Petroleum Max	HVPETROMAX	1379	0.00%	+	\$0.95				0.00%	+	\$0.95						
High Value Public Sector CP	HVPUBSECCP	1472	1.55%	+	\$0.10				1.55%	+	\$0.10						
High Value Public Sector CNP	HVPUBSECNP	1473	1.55%	+	\$0.10				1.55%	+	\$0.10						
High Value Restaurant	HV REST	1474	1.73%	+	\$0.10				2.20%	+	\$0.10						
High Value Supermarket Tier 1	HVSUPRMKT1	1319	1.37%	+	\$0.00				1.37%	+	\$0.00						
High Value Supermarket Tier 2	HVSUPRMKT2	1316	1.42%	+	\$0.00				1.42%	+	\$0.00						
High Value Supermarket Tier 3	HVSUPRMKT3	1325	1.52%	+	\$0.05				1.52%	+	\$0.05						
High Value Standard	HV STND	1457	3.25%	+	\$0.10				3.25%	+	\$0.10						
High Value Supermarket Base	HV SUPRMK	1492	1.90%	+	\$0.05				1.90%	+	\$0.05						
High Value Service Industries	HV SVCINDS	1471	1.15%	+	\$0.05				1.15%	+	\$0.05						
High Value T&E	HV T&E	1493	2.75%	+	\$0.10				2.75%	+	\$0.10						
High Value Warehouse Base	HV WRHS	1483	1.10%	+	\$0.00				1.10%	+	\$0.00						
High Value Warehouse Tier 1	HV WRHST1	1320	0.90%	+	\$0.00				0.90%	+	\$0.00						
High Value Airline	HV AIRLINE	1477	2.30%	+	\$0.10				2.30%	+	\$0.10						
High Value Convenience Purch	HV CONPURC	1491	2.00%	+	\$0.00				2.00%	+	\$0.00						
High Value Full UCAF	HVFULLUCAF	1476	2.30%	+	\$0.10				2.30%	+	\$0.10						
High Value Merchant UCAF	HV MR UCAF	1475	2.20%	+	\$0.10				2.20%	+	\$0.10						
High Value Utilities	HV UTILITY	1478	0.00%	+	\$0.75				0.00%	+	\$0.75						
Electronic Payment Account	ELECPMTACT	1690	0.00%	+	\$0.00				0.00%	+	\$0.00						
Cash Advance	CASH ADV	0070	0.00%	+	-\$2.05				0.00%	+	-\$2.05						
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 REFGRP1	1409	2.37%	+	\$0.00				2.37%	+	\$0.00						
Corporate Refund Group 2	MC REFGRP2	1410	2.30%	+	\$0.00				2.30%	+	\$0.00						
Corporate Refund Group 3	MC REFGRP3	1411	2.21%	+	\$0.00				2.21%	+	\$0.00						
Corporate Refund Group 4	MC REFGRP4	1412	2.16%	+	\$0.00				2.16%	+	\$0.00						
Acquirer Program Support Fee	MC INT APS	310	0.450%	+	\$0.0000		0.450%	+	\$0.0000		0.550%	+	\$0.0000		0.550%	+	\$0.0000
Intl Cross Border Fee	MC INTL CB	311	0.300%	+	\$0.0000		0.300%	+	\$0.0000		0.400%	+	\$0.0000		0.400%	+	\$0.0000
Intl DCC Cross Border Fee	MC DCC CB	316									0.800%	+	\$0.0000		0.800%	+	\$0.0000
Access Fee ¹	ACCESS FEE	3050	0.000%	+	\$0.0000		0.000%	+	\$0.0000		0.000%	+	\$0.0000		0.000%	+	\$0.0000
Assessment %	ASSESSMENT	300	0.095%	+	\$0.0000		0.095%	+	\$0.0000		0.095%	+	\$0.0000		0.095%	+	\$0.0000
Assessment PI (NABU Fee)	NABU FEE	304	0.000%	+	\$0.0185		0.000%	+	\$0.0185		0.000%	+	\$0.0185		0.000%	+	\$0.0185
MC Assessments					Moved				Moved				Moved				Moved

¹ Fee Billed on Assessments

* \$0.35 Cap

**\$0.95 Cap

***program requires registration

