			Cons/Com July 2	2009		y 20	009	Oc	omm Rates et 2009		t 200	09
Visa Interchange Category CPS Retail	MPS SHORT DESCRIPTION CPS RETAIL / RETAIL D	Chg Type 1056/1590	% Rate +		% Rate 1.03%		Per Item		+ Per Item + \$0.10	% Rate 1.03%		
CPS Retail Tier 1	RETAIL TR1 / RTL TR1 D	1009/1501	1.43% +		0.62%			1.43%	1 1	0.62%	_	
CPS Retail Tier 2	RETAIL TR2 / RTL TR2 D	1036/1502	1.47% +		0.81%			1.47%		0.81%		
CPS Retail Tier 3	RETAIL TR3 / RTL TR3 D	1037/1503			0.92%			1.51%		0.92%		
CPS Supermarket CPS Supermarket Tier 1	VI SUPRMKT / SPMCHK D SUPRMKTTR1 / SPM TR1 D	1053/1591 1010/1511	1.24% + 1.15% +	\$0.05 \$0.05	1.03% 0.62%			1.24% 1.15%		1.03% 0.62%		
CPS Supermarket Tier 2	SUPRMKTTR2 / SPM TR2 D	1038/1512	1.13% +		0.81%			1.10%		0.81%		
CPS Supermarket Tier 3	SUPRMKTTR3 / SPM TR3 D	1039/1513			0.92%	+ 5	\$0.15	1.22%		0.92%	+ \$	0.15
CPS Rewards 1	REWARDS 1	1093	1.65% +					1.65%			+	
CPS Rewards 2 CPS Rewards 2 T&E	REWARDS 2 REWDS2 T&E	1094 1095		\$0.10 \$0.10		+		1.95% 1.95%			+	
CPS Retail 2 Card Present	RTL2 CP / RTL2 CP D	1050/1550		\$0.05	0.80%	+ 5	\$0.25	1.43%		0.80%	+ \$	0.25
CPS Retail 2 Card Not Present	RTL2 CNP / RTL2 CNP D	1060/1560		\$0.05			\$0.25	1.43%	+ \$0.05	0.80%		0.25
Utility*** CPS Hotel/Car Rental	UTILITY / UTILITY D CPS HTL-NP / CPS CAR	1092/1592 1063-1066/	0.00% +		0.00% 1.36%			0.00% 1.54%		0.00% 1.36%		
CPS Hotel/Cal Rental	HTL-NP D/CAR D	1563-1566		\$ 0.10	1.30%	+ 3	⊅ 0.15	1.54%	+ \$0.10	1.30%	1 Þ	0.15
CPS Card Not Present	CPS CRD NP / CARD NP D	1067/1567	1.80% +	\$0.10	1.60%	+ 9	\$0.15	1.80%	+ \$0.10	1.60%	+ \$	0.15
CPS Retail Key Entered	CPS KEYED / KEYED D	1069/1569	1.80% +		1.60%			1.80%		1.60%		
CPS Small Ticket	SMALL TKT / SML TKT D	1084/1584	1.65% +		1.55%			1.65%		1.55%		
CPS Retail Service Station CPS Restaurant	CPS SVCSTN / SVCSTN D RESTAURANT / RESTRNT D	1086/1586 1085/1585	1.15% + 1.54% +	\$0.25 \$0.10	1.19%		0.17**** \$0.10	1.15% 1.54%		0.70% 1.19%		
EIRF	EIRF / EIRF D	1059/1559					\$0.20	2.30%		1.75%		
CPS E-commerce Basic	ECOM BASIC / ECOM BC D	1051/1551	1.80% +	\$0.10	1.60%	+ 9	\$0.15	1.80%	+ \$0.10	1.60%	+ \$	0.15
CPS E-commerce Preferred	ECOM PREF / ECOM PF D	1052/1552	1.80% +		1.55%			1.80%		1.55%		
CPS E-commerce Preferred - Hotel CPS E-commerce Preferred - Auto Rental	ECOM PFHTL / ECM PF H D ECOM PFCAR / ECM PF C D	1082/1582 1083/1583	1.54% + 1.54% +	\$0.10 \$0.10	1.36% 1.36%			1.54% 1.54%		1.36% 1.36%		
CPS E-commerce Preferred - Auto Rental CPS E-commerce Preferred - Pass Transport	ECOM PF PT / ECM PF P D	1083/1583		\$0.10	1.60%			1.70%		1.60%		0.15
CPS Account Funding	CPS ACCTFD / ACCT FD D	1055/1555	2.14% +		1.75%	+	\$0.20	2.14%		1.75%	_	
Standard	CONS STND / VI STND D	1683/1558		\$0.10	1.90%			2.70%	+ \$0.10	1.90%		
CPS Debit Tax Payment Convenience Fee	TAX PAYMT	1588			0.00%			-	H	0.00%		
CPS Debit Tax Payment - Convenience Fee Debt Repayment	TXPYMT FEE DEBT REPMT	1589 1587			0.00%			 	H	0.00% 0.35%		
GSA G2G	GSA G2G	1654	1.65% +	\$0.10	3.55 /6	ď		1.65%	+ \$0.10	3.5576	'''	
GSA Large Ticket - existing	GSA LG TKT	1014	1.20% +	\$39.00		Ճ	•	1.20%	+ \$39.00		工	
GSA Large Ticket - that are ≥ \$8,750	GSA LG TK2	1017	Elimin			Ц			minated	 	+	
Purchasing Large Ticket*** CPS Automated Fuel	PUR LG TKT CPS AFD / CPS AFD D	1015 1068/1568			0.70%	+ 1	0.17****	0.95% 1.15%	+ \$35.00 + \$0.25	0.70%	+ ∩	.17****
CPS Passenger Transport	CPS AIR-PT / AIR PASS D	1060/1566	1.70% +		1.60%			1.70%		1.60%		
Purchasing Card Level III Data Rate	US COMM L3	1088	1.80% +	\$0.10				1.80%	+ \$0.10		Ï	
Corporate Card Level II Data Rate	US CORP L2	1687	2.05% +						+ \$0.10		\bot	
Business Card Level II Data Rate Purchasing Card Level II Data Rate	US COMM L2 USCOMML2 P	1087 1681	2.05% +			H		2.05% 2.05%			+	
Commercial Card Retail - Corporate	COMMRETAIL	1600	2.10% +			H		2.05%			\vdash	
Commercial Card Retail - Business	COM RET B	1653	2.20% +					2.20%			土	
Commercial Card Retail - Purchasing	COM RET P	1650		\$0.10				2.30%			Т	
Commercial Card Business to Business - Corporate Commercial Card Business to Business - Business	COMM B2B COM B2B B	1601 1652	2.10% + 2.10% +			H		2.10% 2.10%			+	
Commercial Card Business to Business - Business Commercial Card Business to Business - Purchasing	COM B2B B	1651	2.10% +			H		2.10%			\dashv	
Purchasing Card - Card Not Present	COMM CNP P	1604	2.55% +			Ħ		2.55%			T	
Business Card - Card Not Present	COMM CNP B	1602	2.25% +					2.25%			I	
Corporate Card - Card Not Present	COMM CNP C	1603	2.20% +			H		2.20%			+	
Utility Business Purchasing Electronic with Data	UTILTY BUS PURCH ELEC	1692 1688		\$1.50 \$0.10		H		0.00%	+ \$1.50 + \$0.10		+	
Purchasing Card Electronic	COM ELEC P	1686				H			+ \$0.10		rt	
Business Card Electronic	COM ELEC B	1685							+ \$0.10		ユ	
Corporate Card Electronic	COM ELEC C	1684	2.25% +			Ш		2.25%			+	
Commercial Card Standard Signature Preferred Card Not Present	COMM STND VSP CNP	1682 1674	2.95% + 2.40% +			H		2.95%	+ \$0.10 + \$0.10		+	
Signature Preferred Retail	VSP RTL	1675	2.10% +			H		2.10%			π	
Signature Preferred B2B	VSP B2B	1676							+ \$0.10		I	
Signature Preferred Electronic	VSP ELEC	1678				H			+ \$0.10		+	
Signature Preferred Standard International Merchant Signature Preferred	VSP STND INTLMRVSP	1677 1679	2.95% + 1.80% +			H			+ \$0.10 minated		+	
Signature Preferred Interregional	VSPINTRIAP	1670	1.80% +			H			minated		π	
International Electronic	INTL ELECT	1071	1.10% +	\$0.00					minated		I	
International Standard	V INTLISTND	1070	1.60% +			Ш			minated		+	
International Commercial Card International Commercial Card	INTL COMM V INTLCOMM	1072 1660	1.80% + 1.80% +			${} +$			minated + \$0.00		+	
International Electronic	V INTLECTION IN THE CONTROL OF THE C	1661	1.10% +			H			+ \$0.00		o	
International Issuer Chip	V INTLCHIP	1662	1.20% +	\$0.00		◨		1.20%	+ \$0.00		コー	
International Acquirer Chip	V INTLACQR	1663	1.00% +			Ц			+ \$0.00		屽	
International Standard International Airline	V INTLSTND V INTL AIR	1664 1665	1.60% + 1.10% +			H		1.60% 1.10%		1	\dashv	
International Infinite Card	V INTLINFN	1666	1.80% +			H		1.80%			o	
International Signature Card	V INTLSIGN	1667	1.80% +	\$0.00		◨		1.80%	+ \$0.00		サ	
International Secure E-Commerce	V INTLSECR	1668	1.44% +			Ц		1.44%			Ŧ	
International Merchant E-Commerce Signature Card Electronic	V INTLECOM SIGN EIRF	1669 1012	1.44% + 2.30% +	\$0.00 \$0.10		\dashv		1.44% 2.30%		1	\dashv	
Signature Card Electronic Signature Card Standard	SIGN EIRF SIGN STND	1012	2.30% +			${} +$		2.30%		1	+	
EIRF Debit Fuel Max	EIRF MAX D	1657			0.00%					0.00%	+ \$	0.95
CPS AFD Debit Max	CPSAFDMAXD	1659			0.00%					0.00%		
CPS Service Station Debit Max Signature Preferred - Fuel	SVCSTNMAXD VSP FUEL	1658 1468		\$0.25	0.00%	+ 5	\$0.95	1.15%	+ \$0.25	0.00%	+ \$	0.95
Signature Preferred - Fuel Cash Advance	CASH ADV	1468 0070		\$0.25 -\$1.50		${} +$		-0.18%		1	+	
Consumer Credit Vouchers	US CR CONS	1077	1.76% +		1.31%	+ 5	\$0.00	1.76%		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			1.87%	+ 5	\$0.00	2.05%		1.87%	+ \$	0.00
Passenger Transport Credit Vouchers International Service Assessment	US CR PASS ISA FEE	1076 213		\$0.00 \$0.00	0.40%	+ 0	\$0.00	2.07% 0.40%		0.40%	+ ¢	0 00
Cash Advance International Service Assessment	CA ISA FEE	215		\$0.00	0.40%			0.40%		0.40%		0.00
Account Verification [†]	0 \$ VERIFI	3042		\$0.0250			\$0.0250	0.00%		0.00%		0.0250
Mis-Use of Auth [†]	MISUSE AU	3043				Ճ		0.00%		0.00%		
Zero Floor Limit [†]	ZERO FL LT	3044					\$0.1000	0.00%	1 1	0.00%		0.1000
NAPF [†]	ACQ PROCES	3040					\$0.0195	0.00%		0.00%		0.0195
NAPF Exempt [†]	APF EXEPMT	3045		\$0.0000			\$0.0000	0.00%		0.00%		
	RISK ID SC	3046		\$0.0010	0.00%	+ 5	\$0.0010	0.00%		0.00%		
Risk ID Service [†]								0.00%	+ \$0.0000	0.00%	+ \$	0.0000
Risk ID Service [†] Echeck Acquirer Processing Fee	ECHK APF	3047 202		\$0.0025	0 00%	+ 4	\$0,0025				+ 0	0.0025
Risk ID Service [†]		3047 202 210	0.00% +	\$0.0025	0.00%	+ 5	\$0.0025	0.00%	+ \$0.0025 + \$0.0000			0.0025
Risk ID Service [†] Echeck Acquirer Processing Fee Clearing Access Int'l Acquiring Fee (IAF) IAF High Risk	ECHK APF BII ACCESS IAF IAF HGHRSK	202 210 216	0.00% +					0.00% 0.45% 0.90%	+ \$0.0025 + \$0.0000 + \$0.0000	0.00% 0.45% 0.90%	+ \$1	0.0000
Risk ID Service [†] Echeck Acquirer Processing Fee Clearing Access Int'l Acquiring Fee (IAF)	ECHK APF BII ACCESS IAF	202 210	0.00% +	\$0.0000	0.0925%		\$0.0000	0.00% 0.45% 0.90% 0.0925%	+ \$0.0025 + \$0.0000	0.00% 0.45% 0.90% 0.0925%	+ \$1	0.0000 60.0000 60.0000

Assessments

*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

			Cons/Co July					bit Rates 2009			mm Rates 2009			bit Rates 009
Visa Interchange (US Territory Merchants Only)	MPS SHORT DESCRIPTION	Chg Type	% Rate +	+	Per Item	% Rate	+	Per Item	% Rat	e +	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		T					1.15	% +	\$0.00	1.15	% +	\$0.00
Puerto Rico Domestic Gas Station Comm	PR GASCOMM	2503							1.15	% +	\$0.00			i
Puerto Rico Domestic Gas Station Sign	PR GASSIGN	2504							1.18	% +	\$0.00			
Puerto Rico Domestic Supermarket	PR SPMK CR/PR SPMK DB	2506/2505							1.05	% +	\$0.00	1.00	% +	\$0.00

Pack No. Demok Springer Springer Pack Springer Springer Pack Springer	Don't Disa Danielia Comenza dat Distinue	PR SPMKPLT	0507		1	1	_	4.400/		4.400/	00.00
Applied Section Content Systems	Puerto Rico Domestic Supermarket Platinum		2507	-						1.18% +	\$0.00
Common C											
Standard Standard National Principles 1985 19							1			1.05% +	\$0.00
Page											
Part Tell Comment											
Sept 1997											
Seed Text Seed											
Pages Not December (1997) 1997		-								1.25% +	\$0.00
Auto-Nation Commons Not Name Commons 2010000											
Part No. Downson Frame										1.05% +	\$0.00
Section Company Comp											
PROPERTY										112070	
Page Color Description Page Color Page Color Page Color Page Pag		PRWRHSSIGN	2524					1.28% -	+ \$0.00		
Note 16th Discussed (February 1999)	Puerto Rico Domestic Retail 1	PR RTL1 CR/PR RTL1 DB	2526/2525								
Parts No. Disease Feet 2 Sept.										1.85% +	\$0.00
Part Not Domest Part											
Control Cont										4.050/	00.00
Sept Not Domestic Reset of Commen PREFIX COMM 2000											
Parts Not Domest centar 2 gap				-						1.80% +	\$0.00
Part											
Count Note Developed Extractor Commental Post Str.										1.65% +	\$0.00
Pietro December		PR STNDPLT									
Vigil Balling Demosit Segrature Signature & Infries	Puerto Rico Domestic Standard Commercial	PRSTNDCOMM	2538					1.85% -	+ \$0.00		
Virgi Isanes Demosed Cemencod VI COMM 244											
Virgit Barris Domestic Princetor Cores VI ELECT 2940 1107, 1000 1109, 1000											
Vigil Stants Demestic Resear City Cores Vigil Stants Demestic Resear City Cores Vigil Stants Demestic Secure Cores Vigil Stants Demesti										4 4004	00.00
Vigin lateries Demonst Series Security Communication Visional Series Visional Security Communication							+				
Vigit Sands Demess Recurs Cores VI E-COMP 2940 14.45 80.00 14.45 80.00 14.45 80.00 14.45 80.00 14.46 80.00 14.46 80.00 14.47 80.00 14					-		+				
Vigit stands Domestic Ene Commerce Core VI ECOMM 2546 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.8500 1.445 1.445 1.8500 1.445					†		+				
Vigin tables Demonst Standard Cons											
Gum Domestic Delicativos Commercial GUELECTCOM 2546 1,000 1,							1				
Quan Dorestic Recurring Commercial			2548					1.00%	+ \$0.00		
Gain Domestic Renormest (Gain RORCOMM 925) 1,00% 8000 1,00% 1,	Guam Domestic Electronic Commercl							1.85%	+ \$0.00		
Guan Demetic Sm Tivote Comes QUANTICOM 2555										1.00% +	\$0.00
Guam Dorrestic Saurer Chip											
Guan Domestic Sauer Chip Cons GU IPF CON 2555 110%										1.00% +	\$0.00
Glash Dimestic State Filter Cloric										4.050/	00.00
Glasm Domestic Neuro Economise 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 1.65% 6.000 6.0											
Guant Domestic Method Ecommerate US FOCKMM 2587											
Guam Dimensitic Standard Cons GU STD CON 2556				-							
Quant Domestic Strict Commercial Qui STD COMM 2500 1,85% 5,000 1,8											
Signam Demestic Stand Commercial Gul STDCOMM 2501 1,44% 50,00 1,44											
April Samoa Domestic Stand Commercial AS STUCOMM 2582		GU STDCOMM	2560								
Marshall blands Demestic Standard Cons										1.44% +	\$0.00
Marshall Islands Demestic Standard Cons MF STD COM 2566											
Northern Marana Islands Domestic Standard Cons MP STD CON 2565 1.44% 1.00										1.44% +	\$0.00
Northern Maraina Islands Domestic SInd Commercial PW STD CON 2567										4 4404	00.00
Piles Demestic Standard Cons										1.44% +	\$0.00
Pales Demostle Stnd Commercial				-						1 // 10/- 1	90.00
US Minor Outlying Islands Domestic Standard Cone UM STD COM 2569										1.44 % +	φυ.υυ
US Minor Outlying Islands Domeslic Stnd Commercial U.A.C. COMM 2571 1.89% \$ 0.00										1 44% +	\$0.00
LAC Infinite & Signature										11170	ψ0.00
LAC Electronic Cons	LAC Commercial	VLAC COMM	2571					1.80% -	+ \$0.00		
LAC Suser Chip											
LAC Secure Ecommerce											
LAC Secure Ecommerce											
LAC Merch Ecommerce											
LAC STAND											
AP AIRINE COMMERCIAL VAPAIRSTON APAIRSTON APAI							+				
AP Airline Comm Stnd							+			1.00 /0 +	ψ0.00
AP Airine Consumer											\vdash
AP ISSUER Chip Plat AP ISSUER Chy Sign&infinite VAPCHPSIGN 2583 AP ISSUER Chy Sign&infinite VAPCHPSIGN 2584 AP ISSUER Chy Sign&infinite VAPCHPSIGN 2584 AP ISSUER Chy Sign&infinite VAPCHPCON 2585 AP ISSUER Chy Consumer VAPCHCON 2586 AP ISSUER Chy Consumer VAPCHCON 2587 AP ISSUER Chy Consumer VAPCHCON 2587 AP ISSUER Chy Consumer VAPCHCON 2587 AP Secure Ecomm Platinum VAPECOMP 2588 AP Secure Ecomm Platinum VAPECOMP 2588 AP SECURE Comm Consumer VAPCHCON 2589 AP SECURE Comm Consumer VAPCHCON 2589 AP SECURE Comm Platinum VAPECOMCON 2591 AP SECURE Comm Platinum VAPMCOMSIG 2593 AP Mrch Ecom Sign&infint VAPMCOMSIG 2593 AP Mrch Ecom Gold VAPMCOMSIG 2594 AP Mrch Ecom Gold VAPMCOMSIG 2594 AP Mrch Ecom Gold VAPMCOMSIG 2594 AP Mrch Ecom Consumer VAPMCOMSIG 2594 AP Mrch Ecom Consumer VAPMCOMSIG 2594 AP Mrch Ecom Consumer VAPMCOMON 2595 AP Mrch Ecom Consumer VAPMCOMON 2596 AP Mrch Ecom Consumer VAPMCOMON 2597 AP Mrch Ecom Consumer VAPMCOMON 2597 AP Mrch Ecom Consumer VAPMCOMON 2597 AP Standard Sign&infinite VAPSTDEUT 2598 AP Standard Gold VAPSTDEON 2599 AP Standard Gold AP Standard Gold VAPSTDEON 2599 AP Standard Gold VAPSTDEON 2599 AP Standard Gold AP Standard Gold VAPSTDEON 2599 AP Standard Gold AP Standard AP Standard Gold AP Standard Gold AP Standard Gold AP Standard AP Standard AP Standard AP Standard A							1			1.16% +	\$0.00
AP ISS Chip Gold AP ISS Chip Consumer V APCHPCON 2585 AP IS Chip Consumer V APCHPCON 2585 AP Electronic Gold V APELECT G 2586 AP Electronic Consumer VAPELCTON 2587 AP Secure Ecomm Plathum VAPECOM P AP Secure Ecomm Sign&Infint VAPECOM G AP Secure Ecomm Gold VAPECOM C AP Secure Ecomm Consumer VAPECOM G AP Secure Ecomm Gold AP Mref Ecom Gold AP Mref Ecom Gold VAPECOM G AP Secure Ecomm Sign&Infint VAPECOM G AP Secure Ecomm Sign&Infint VAPECOM G AP Secure Ecomm Flathum AP Mref Ecom Sign&Infint AP Mref Ecom Sign&Infint AP Mref Ecom Consumer VAPETOR G AP Secure Ecomm Flathum VAPETOR G AP Secure Ecomm Flathum AP Mref Ecom Sign&Infint AP Mref Ecom Sign&Infint AP Mref Ecom Sign&Infint AP Mref Ecom Sign&Infint AP Secure Ecomm Flathum AP Mref Ecom Sign&Infint AP	AP Issuer Chip Plat	V APCHPPLT	2582					1.95% -	+ \$0.00		
AP Issa Chip Consumer V APCHECON AP Electronic Gold V APELECT G Z586 AP Electronic Consumer VAPELCTCON AP Electronic Consumer VAPELCTCON AP Secure Ecomm Platinum VAP ECOM P AP Secure Ecomm Signalinft VAPECOM G AP Secure Ecomm Signalinft VAPECOM G AP Secure Ecomm Consumer VAPECOM G AP Mrch Ecom Signalinft VAPMCOM G AP Mrch Ecom Signalinft VAPMCOM G AP Mrch Ecom Consumer VAPMCOM G AP Securing Pymt VAP ECUR VAP ECUR VAPSTDCOM VAPSTDCOM VAPSTDCOM AP Standard Platinum VAPSTDCOM VAPSTDCOM VAPSTDCONS AP Standard Consumer AP Standard Consumer AP Standard Consumer AP Standard Consumer AP Standard											
AP Electronic Gold AP Electronic Consumer VAPELCTCON AP Electronic Consumer VAPELCTCON AP Electronic Consumer VAPELCTCON 2587 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 AP Secure Ecomm Sign&Infint VAPECOMSIG AP Secure Ecomm Gold VAPECOMG 2590 AP Secure Ecomm Consumer VAPECOMCON 2591 1.35% + \$0.00 1.55% + \$0.00 1.55% + \$0.00 AP More Ecomm Palatinum VAPMECOMP 2592 1.72% + \$0.00 1.72% +											
AP Electronic Consumer AP Secure Ecomm Platinum VAP ECOM P 2588 AP Secure Ecomm Sign&Infit VAPECOMSIG 2589 AP Secure Ecomm Sign&Infit VAPECOMSIG 2589 AP Secure Ecomm Sign&Infit VAPECOM G 2589 AP Secure Ecomm Consumer AP Secure Ecomm Consumer VAPECOM G 2590 AP Mrch Ecom Sign&Infit VAPMCOM P 2592 AP Mrch Ecom Sign&Infit VAPMCOMSIG 2593 AP Mrch Ecom Sign&Infit VAPMCOM G 2594 AP Mrch Ecom Sign&Infit VAPMCOM G 2594 AP Mrch Ecom Consumer VAPMCOM G 2595 AP Standard Comsumer VAPECOM CON AP Standard Commercial VAPSTDCOM AP Standard Commercial VAPSTDCOM VAPSTDCOM 2597 AP Standard Sign&Infitite VAPSTDGLD AP Standard Consumer VAPSTDGLD 2690 AP Standard Consumer VAPSTDGLD 2690 AP Standard Consumer VAPSTDGLD 2690 AP Standard Consumer VAPSTDCONS 2601 International Electronic International Electronic International Electronic VINTLECT 1661 1.20% + \$0.00 1.20% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1661 1.10% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1661 1.10% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1661 1.10% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1666 1.80% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1666 1.80% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1666 1.80% + \$0.00 1.10% + \$0.00 International Standard VINTLECT 1666 1.80% + \$0.00 1.10% + \$0.00 1.10% + \$0.00 International Standard VINTLECR VINTLEC							_				
AP Secure Ecomm Platinum							1				
AP Secure Ecomm Sign&Infint AP Secure Ecomm Gold AP Secure Ecomm Consumer AP Secure Ecomm Consumer VAPECOMGON AP Mrch Ecomm Platinum VAPMECOM P AP Mrch Ecom Sign&Infint VAPMCOMSIG AP Mrch Ecom Gold AP Standard Commercial AP Standard Sign&Infinite AP Standard Sign&Infinite AP Standard Sign&Infinite AP Standard Gold AP Standard Gold AP Standard Gold AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Consumer AP Standard Gold AP Standard Gol							1				
AP Secure Ecomm Gold VAP ECOM G 2590 1.55% + \$0.00 1.55% + \$0.00 AP Secure Ecomm Consumer VAPECOM CON 2591 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.35% + \$0.00 1.27% + \$0.00 AP Mrch Ecom Sign&Infit VAPMECOM G 2593 AP Mrch Ecom Gold VAP MCOM G 2594 AP Mrch Ecom Gold VAP MCOM G 2594 AP Mrch Ecom Consumer VAPMCOMCON 2595 AP Recurring Pymt VAP RECUR 2596 1.12% + \$0.00 1.22% + \$0.00 1.22% + \$0.00 AP Standard Commercial VAPSTDCOM 2597 AP Standard Platinum VAPSTDCOM 2599 AP Standard Sign&Infinite VAPSTDSIGN 2599 AP Standard Consumer VAPSTDGOLD 2600 AP Standard Consumer VAPSTDCONS 2601 International Commercial Card VINTLOMM 1660 1.80% + \$0.00 1.85% + \$0.00 1.35% + \$0.00							+			1.85% +	φ0.00
AP Secure Ecomm Consumer VAPECOMCON AP Mrch Ecomm Platinum VAPMECOM P 2592 1,72% + \$0.00 1							+			1 55% +	\$0.00
AP Mrch Ecom Platinum				+			+				
AP Mrch Ecom Sign&Infint							+				
AP Mrch Ecom Gold VAP MCOM G 2594 AP Mrch Ecom Consumer VAPMCOMCON 2595 AP Recurring Pymt VAP RECUR 2596 AP Standard Commercial VAPSTDCOM AP Standard Platinum VAPSTDPLT 2598 AP Standard Signalnfinite VAPSTDGND 2599 AP Standard Gold VAPSTDGND 2599 AP Standard Gold VAPSTDCOM AP Standard Gold VAPSTDCOM AP Standard Gold VAPSTDCOM AP Standard Consumer VAPSTDCONS 2599 AP Standard Consumer VAPSTDCONS 2599 AP Standard Consumer VAPSTDCONS 2600 AP Standard Consumer VAPSTDCONS 2601 1.35% + \$0.00 1.55% + \$0.00 1.			2593								
AP Recurring Pymt											
AP Standard Commercial V APSTDCOM 2597											
AP Standard Platinum V APSTDPLT 2598 D 1.85% + \$0.00 1.85% + \$0.00 AP Standard SignAlnfinite VAPSTDSIGN 2599 AP Standard Gold VAPSTDGOLD 2600 AP Standard Consumer VAPSTDCONS 2601 D 1.55% + \$0.00						<u> </u>				1.16% +	\$0.00
AP Standard Sign&Infinite										4.0504	60.00
AP Standard Gold							1			1.85% +	\$0.00
AP Standard Consumer VAPSTDCONS 2601 International Commercial Card VINTLCOMM 1660 1.80% + \$0.00 1.80% + \$0.00 1.80% + \$0.00 1.80% + \$0.00 1.80% + \$0.00 1.10% +							1			1.550/	\$0.00
International Commercial Card				+			+				
International Electronic V INTLELCT 1661 1.10% + \$0.00 1.10% + \$0.00 1.10% + \$0.00 1.20% + \$0.00				1.80% +	\$0.00		+			1.33%	ψ0.00
International Issuer Chip V INTLCHIP 1662 1.20% + \$0.00 1.20% + \$0.0											
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 INTLAIR 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 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 International Sec							1				
International Standard											
International Infinite Card V INTLINFN 1666 1.80% + \$0.00 1.80% + \$0.00 1.80% + \$0.00 International Signature Card V INTLSIGN 1667 1.80% + \$0.00 1.80% + \$0.00 1.80% + \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 1.44% + \$0.00 1.44% + \$0.00	International Standard	V INTLSTND	1664	1.60% +	\$0.00			1.60% -	+ \$0.00		
International Signature Card V INTLSIGN 1667 1.80% + \$0.00 1.80% + \$0.00 \$0.00 International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 1.44% + \$0.00 1.44% + \$0.00											
International Secure E-Commerce V INTLSECR 1668 1.44% + \$0.00 1.44% + \$0.00 1.44% + \$0.00											
							_				
		IV INTESECR	1668	1.44% +							

			Cons/Comm Rates	Off-line Debit Rates	Cons/Comm Rates	Off-line Debit Rates
			July 2009	July 2009	Oct 2009	Oct 2009
MasterCard Interchange Category	MPS SHORT DESCRIPTION	Chg Type	% 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 MC Passenger Transport	STANDARD / STANDARD D AIR-PT / AIR-PT D	1000/1500 1022/1522	2.95% + \$0.10 1.75% + \$0.10	1.90% + \$0.25 1.60% + \$0.15	2.95% + \$0.10 1.75% + \$0.10	1.90% + \$0.25 1.60% + \$0.15
Convenience Purchases	CONV PURCH	1080	1.90% + \$0.00		1.90% + \$0.00	
MC Travel Industries Premier Service***	PREMIER-L / 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 US Merchant UCAF	PUBLIC CNP / PUBLIC CP MCUSMRUCAF / MCUSMRUCF	1032/1089 1 1006/1530	1.55% + \$0.10 1.58% + \$0.10	1.05% + \$0.15	1.55% + \$0.10 1.58% + \$0.10	1.05% + \$0.15
US Full UCAF	MCUSFULUCF / MCUSFULUCD		1.68% + \$0.10	1.15% + \$0.15	1.68% + \$0.10	1.15% + \$0.15
Small Ticket Small Ticket - Tier 1 Debit	MC SM TK D SM TKT TR1	1593 1339		1.55% + \$0.04		1.55% + \$0.04
Petroleum- CAT/AFD**	PET AFD D	1595		0.70% + \$0.17	+ +	1.30% + \$0.02 0.70% + \$0.17
Petroleum - Service Stations**	PET SVC D	1596		0.70% + \$0.17		0.70% + \$0.17
Restaurant Emerging Market	MC REST D EMRG MKT D	1594 1597		1.19% + \$0.10 0.80% + \$0.25	+ + +	1.19% + \$0.10 0.80% + \$0.25
Enhanced Merit III	ENH MER 3	1623	1.73% + \$0.10	0.0070 1 40.20	1.73% + \$0.10	0.0070 + \$0.20
Enhanced Merit III Tier 1 Enhanced Merit III Tier 2	ENH MER3T1 ENH MER3T2	1608 1609	1.43% + \$0.10 1.48% + \$0.10		1.43% + \$0.10 1.48% + \$0.10	
Enhanced Merit III Tier 3	ENH MER3T3	1610	1.55% + \$0.10		1.55% + \$0.10	
Enhanced Supermarket*** Enhanced Supermarket Tier 1	ENH SMKT ENH SMKTT1	1624 1612	1.48% + \$0.05 1.27% + \$0.00		1.48% + \$0.05 1.27% + \$0.00	
Enhanced Supermarket Tier 2	ENH SMKTT2	1613	1.32% + \$0.00		1.32% + \$0.00	
Enhanced Supermarket Tier 3 Enhanced Warehouse Club***	ENH SMKTT3	1614	1.42% + \$0.05		1.42% + \$0.05	
Enhanced Warehouse Club Tier 1	ENH WHSE ENH WHSET1	1626 1620	1.10% + \$0.00 0.90% + \$0.00		1.10% + \$0.00 0.90% + \$0.00	
Enhanced Key Entered	ENH KEYED	1627	2.04% + \$0.10		2.04% + \$0.10	
Enhanced Merit I Enhanced Merit I - Insurance	ENH MERITI ENHMR1INSU	1621 1697	2.04% + \$0.10 1.43% + \$0.05	 	2.04% + \$0.10 1.43% + \$0.05	
Enhanced Merit I - Real Estate	ENHMR1REAL	1691	1.10% + \$0.00		1.10% + \$0.00	
Enhanced Standard Enhanced Convenience Purchase	ENH STND ENH CONVPR	1698 1680	2.95% + \$0.10 1.90% + \$0.00		2.95% + \$0.10 1.90% + \$0.00	
Enhanced Service Industries***	ENH SIIP	1629	1.15% + \$0.05		1.15% + \$0.05	†
Tahanaad Dublia Caataa CND 9 CD	ENLIDUDGOND / ENLIDUDGEOD	4620/4600	1.55% + \$0.10		1.55% + \$0.10	
Enhanced Public Sector CNP & CP Enhanced Merchant UCAF	ENHPUBSCNP / ENHPUBSECP ENH MRUCAF	1632/1689 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*** Enhanced Utility***	ENH TIPS / ENH TIPS ENHUTILITY	1633/1635 1638	1.90% + \$0.10 0.00% + \$0.65	 	1.90% + \$0.10 0.00% + \$0.65	
Enhanced Passenger Transport	ENH PT	1622	1.90% + \$0.10		1.90% + \$0.10	
Enhanced Petroleum** Corporate Face to Face - Corporate	ENH PETRO FACE-FACE	1696 1040	1.90% + \$0.00 2.15% + \$0.10	 	1.90% + \$0.00 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 Corporate Face to Face Petroleum	FACE-FACEP F 2 F PET	1640 1644	2.40% + \$0.10 2.05% + \$0.10		2.40% + \$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 Corp Data Rate II - Business	C DATA II CDATA II B	1047 1649	2.15% + \$0.10 2.20% + \$0.10		2.15% + \$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 Corp Data Rate II Petroleum	CDATA II P CDATAIIPET	1647 1693	2.40% + \$0.10 2.05% + \$0.10	 	2.40% + \$0.10 2.05% + \$0.10	+ +-
MC Utilities - Business	UTLTY BUS	1337			0.00% + \$1.50	
Corporate Data Rate I Corporate T&E III - Corporate	C DATA I CORP T&E3C	1048 1005	2.65% + \$0.10 2.20% + \$0.10		2.65% + \$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 Corporate T&E III - Business	CORP T&E1C CORP T&E3B	1002 1305	2.40% + \$0.00 2.30% + \$0.10		2.40% + \$0.00 2.30% + \$0.10	
Corporate T&E II - Business	CORP T&E2B	1303	2.35% + \$0.10		2.35% + \$0.10	
Corporate T&E II - Business	CORP T&E1B CORP T&E3P	1302	2.50% + \$0.00		2.50% + \$0.00	
Corporate T&E III - Purchasing Corporate T&E II - Purchasing	CORP T&E3P CORP T&E2P	1309 1307	2.50% + \$0.10 2.55% + \$0.10		2.50% + \$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 Corporate T&E II - Fleet	CORP T&E3F CORP T&E2F	1314 1308	2.50% + \$0.10 2.55% + \$0.10	 	2.50% + \$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 Corporate Large Ticket 1	CORP STND CORP LG TK	1001 1042	2.95% + \$0.10 1.25% + \$40.00		2.95% + \$0.10 1.25% + \$40.00	
Corporate Large Ticket 2	CORPLGTK2	1642	1.25% + \$40.00		1.25% + \$40.00	
Corporate Large Ticket 3 Corporate Large Ticket 1 MPG	CORPLGTK3 C LGTK1MPG	1643 1671	1.25% + \$40.00 1.20% + \$40.00		1.25% + \$40.00 1.20% + \$40.00	
Corporate Large Ticket 1 MPG Corporate Large Ticket 2 MPG	C LGTK1MPG	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 World & World Elite Bus Corp F2F Petroleum	MWBCORPFTF MWBF2FPET	1440 1645	2.25% + \$0.10 2.10% + \$0.10		2.25% + \$0.10 2.10% + \$0.10	
World & World Elite Business Utility	MWB UTLTY	1338			0.00% + \$1.50	
Norld & World Elite Business Large Ticket 1 Norld & World Elite Business Large Ticket 2	MWBCMLGTK1 MWBCMLGTK2	1442 1470	1.30% + \$40.00 1.30% + \$40.00		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 World & World Elite Business Large Ticket 2 MPG	MWBCLT1MPG MWBCLT2MPG	1485 1486	1.25% + \$40.00 0.95% + \$40.00		1.25% + \$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 World & World Elite Business Data Rate II	MWBCOMDAT3 MWBCOMDAT2	1446 1447	1.85% + \$0.10 2.25% + \$0.10	 	1.85% + \$0.10 2.25% + \$0.10	
World & World Elite Bus Data Rate II Petroleum	MWBCOM2PET	1694	2.10% + \$0.10		2.10% + \$0.10	
Norld & World Elite Business Data Rate I Norld & World Elite Business T&E III	MWBCOMDAT1 MWBCOMT&E3	1448 1465	2.70% + \$0.10 2.35% + \$0.10	 	2.70% + \$0.10 2.35% + \$0.10	
Norld & World Elite Business T&E III Norld & World Elite Business T&E II	MWBCOMT&E3 MWBCOMT&E2	1465 1464	2.40% + \$0.10	<u> </u>	2.40% + \$0.10	<u> </u>
Norld & World Elite Business T&E I	MWBCOMT&E1	1462	2.55% + \$0.00		2.55% + \$0.00	
Norld & World Elite Business Standard nternational Electronic	MWBCOMSTND INTL ELEC	1499 1031	3.00% + \$0.10 1.16% + \$0.00	 	3.00% + \$0.10 1.10% + \$0.00	
nternational Standard	M INTLSTND	1030	1.69% + \$0.10		1.60% + \$0.00	
nt'l Full UCAF nt'l Merchant UCAF	MCFULLUCAF MC MR UCAF	1034 1049	1.60% + \$0.10 1.50% + \$0.10	 	1.54% + \$0.00 1.44% + \$0.00	
nt'l Corporate	CORP INTL	1041	2.00% + \$0.00		2.00% + \$0.00	
nt'l Corporate Purchasing nt'l Corp. Purch. Data Rt II	INTL PURCH C INTL II	1043 1045	2.00% + \$0.00 1.70% + \$0.00	 	2.00% + \$0.00 1.70% + \$0.00	
nt'l Corporate Large Ticket	C INTL LG	1044	0.90% + \$30.00		0.90% + \$30.00	
Diners Electronic Diners Standard	DINERS ELE DINERS STN	1098 1099	2.00% + \$0.00 2.50% + \$0.00	 	2.00% + \$0.00 2.50% + \$0.00	
Norld Merit III	MCW MERIT3	1423	1.73% + \$0.10		1.73% + \$0.10	
Vorld Merit III Tier 1 Vorld Merit III Tier 2	MCW MERIT3 MCW MER3T2	1418 1415	1.53% + \$0.10 1.58% + \$0.10		1.53% + \$0.10 1.58% + \$0.10	
Vorld Merit III Tier 3	MCW MER3T2 MCW MER3T3	1422	1.65% + \$0.10		1.65% + \$0.10	
Vorld SuperMarket***	MCW SUPRMK	1424	1.58% + \$0.05		1.58% + \$0.05	
Norld SuperMarket Tier 1 Norld SuperMarket Tier 2	MCW SMKT T MCW SMKT T	1419 1416	1.37% + \$0.00 1.42% + \$0.00	 	1.37% + \$0.00 1.42% + \$0.00	
Vorld SuperMarket Tier 3	MCW SMKT T	1425	1.52% + \$0.05		1.52% + \$0.05	
World & World Elite Warehouse Club*** World Warehouse Club Tier 1	MCW WHSECB MCW WRHST1	1426 1420	1.10% + \$0.00 0.90% + \$0.00		1.10% + \$0.00 0.90% + \$0.00	
World Key Entered	MCW KEYED	1427	2.05% + \$0.10		2.05% + \$0.10	
World Merit I	MCW MERITI	1421 1417	2.05% + \$0.10 1.43% + \$0.05		2.05% + \$0.10 1.43% + \$0.05	
World Merit I - Insurance World Merit I - Real Estate	MCWMR1INSU MCWMR1REAL	141 <i>7</i> 1481	1.43% + \$0.05 1.10% + \$0.00	 	1.43% + \$0.05 1.10% + \$0.00	 ++
World Standard	MCW STND	1400	2.95% + \$0.10		2.95% + \$0.10	
World Utility	MCWUTILITY	1436	0.00% + \$0.65	 	0.00% + \$0.65 2.30% + \$0.10	
	MCW T&E	1428	2.30% + \$0.10		2.30 /01 1 1 1 1 1 1 1 1	
World Card T&E World Restaurant World Merchant UCAF	MCW T&E MCW RESTRN MCWUSMRUCF	1428 1494 1430	2.30% + \$0.10 1.73% + \$0.10 1.73% + \$0.10		1.73% + \$0.10 1.73% + \$0.10	

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	
			1.55% + \$0.10		1.55% + \$0.10	
World & World Elite Public Sector CNP & CP	MCW PUBCNP / MCW PUB CP	1432/1489				
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	
		1435				
World Elite Key Entered	MWE KEYED		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	1 1
World Elite T&E Large Ticket	MWE LRGTKT	1488	2.00% + \$0.00		2.00% + \$0.00	1 1
High Value Key-Entered	HV KEYED	1459	2.50% + \$0.10		2.50% + \$0.10	
High Value T&E Large Ticket	HVT&ELGTKT	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	1 1
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	1 1
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	
	HVSUPRMKT2	1316	1.42% + \$0.00		1.42% + \$0.00	
High Value Supermarket Tier 2						
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	σ.σσ.σσ - φ2.σσ	1.72% + \$0.00	υ.υυ /υ -ψ2.υυ	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	1402		1.40% + \$0.00		1.40% + \$0.00
	MC REFCON1	1403	2.42% + \$0.00	1.4070 + \$0.00	0.400/ 1.00.00	1.4070 ▼ \$0.00
Consumer Credit Refund Group 1					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 REFCRP1	1409	2.37% + \$0.00		2.37% + \$0.00	
Corporate Refund Group 2	MC REFCRP2	1410	2.30% + \$0.00		2.30% + \$0.00	<u> </u>
Corporate Refund Group 3	MC REFCRP3	1411	2.21% + \$0.00		2.21% + \$0.00	
Corporate Refund Group 4	MC REFCRP4	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		000 /σ . φυ.υυυυ	0.800% + \$0.0000	0.800% + \$0.0000
Access Fee [†]	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

MC Assessments

†Fee Billed on Assessments

*\$0.35 Cap

**\$0.95 Cap

***rprogram requires registration

			Cons/Comm Rates	Off-line Debit Rates	Cons/Comm Rates	Off-line Debit Rates
Discover Interchange Category	MPS SHORT DESCRIPTION	Chg Type	July 2009 % Rate + Per Item	July 2009 % Rate + Per Item	Oct 2009 % Rate + Per Item	Oct 2009 % Rate + Per Item
Retail AIP Rewards	DSCVRETAIL	1125	1.71% + \$0.10		1.71% + \$0.10	
Key Entered AIP Rewards Card Not Present/E-Commerce AIP Rewards	DSCVKEYED DSCV CNP	1126 1127	1.97% + \$0.10 1.97% + \$0.10		1.97% + \$0.10 1.97% + \$0.10	
Recurring Payments AIP Rewards	DSCVAUPAY	1128	1.20% + \$0.05	1 11	1.20% + \$0.05	
Express Services AIP Rewards	DSCV EXSV	1129	1.70% + \$0.03		1.70% + \$0.03	
Petroleum AIP Rewards Public Services AIP Rewards	DSCV PETO DSCV PUB	1130 1131	1.73% + \$0.05 1.50% + \$0.10		1.73% + \$0.05 1.50% + \$0.10	
Emerging Markets AIP Rewards	DSCV EMKTS	1132	1.45% + \$0.05		1.45% + \$0.05	
Supermarkets/Warehouse Clubs AIP Rewards	DSCV SMWHS	1133	1.65% + \$0.05		1.65% + \$0.05	
Restaurants AIP Rewards Hotel/Car Rentals AIP Rewards	DSCV REST DSCV HOCR	1134 1135	1.90% + \$0.10 1.90% + \$0.10	 	1.90% + \$0.10 1.90% + \$0.10	
Passenger Transport AIP Rewards	DSCV PASS	1136	1.90% + \$0.10		1.90% + \$0.10	
Utilities AIP Rewards	DSCV UTLTY	1145	0.00% + \$0.75		0.00% + \$0.75	
Real Estate AIP Rewards Insurance AIP Rewards	REAL EST R INSURANC R	1146 1147	1.10% + \$0.00 1.43% + \$0.05		1.10% + \$0.00 1.43% + \$0.05	
Mid Submission Level AIP Rewards	DSCV MID	1137	2.30% + \$0.10		2.40% + \$0.10	
Base Submission Level AIP Rewards Commercial Electronic Submission	DSCV BASE DSCVCOMELC	1138 1139	2.85% + \$0.10 2.30% + \$0.10		2.95% + \$0.10 2.30% + \$0.10	
Commercial Utilities	UTLTY COMM	1188	0.00% + \$1.50		0.00% + \$1.50	
Commercial Base Submission	DSCVCOMBAS	1140	2.85% + \$0.10		2.95% + \$0.10	
Consumer Adjustment Voucher Program 1 Rewards Consumer Adjustment Voucher Program 2 Rewards	DSCVCOADJ1 DSCVCOADJ2	1141 1142	2.07% + \$0.00 2.02% + \$0.00		2.07% + \$0.00 2.02% + \$0.00	
Consumer Adjustment Voucher Program 3 Rewards	DSCVCOADJ2 DSCVCOADJ3	1143	1.75% + \$0.00		1.75% + \$0.00	
Commercial Adjustment Voucher Program 1	DSCVCMADJ1	1144	2.25% + \$0.00		2.25% + \$0.00	
Consumer Adjustment Voucher Program 1 Core Consumer Adjustment Voucher Program 2 Core	VOUCHER1 C VOUCHER2 C	1211 1212	2.07% + \$0.00 2.02% + \$0.00	 	2.07% + \$0.00 2.02% + \$0.00	
Consumer Adjustment Voucher Program 2 Core Consumer Adjustment Voucher Program 3 Core	VOUCHER2 C VOUCHER3 C	1212	1.75% + \$0.00	 	1.75% + \$0.00	+ + +
Retail AIP Core	RETAIL C	1189	1.56% + \$0.10		1.56% + \$0.10	
Key Entered AIP Core Card Not Present/E-Commerce AIP Core	K ENTER C CNP/ECOM C	1193 1194	1.87% + \$0.10 1.87% + \$0.10	 	1.87% + \$0.10 1.87% + \$0.10	
Mid Submission Level AIP Core	MID SUB C	1209	2.30% + \$0.10		2.40% + \$0.10	
Base Submission Level AIP Core	BASE C	1210	2.85% + \$0.10		2.95% + \$0.10	
Utilities AIP Core Real Estate AIP Core	UTILITY C REAL EST C	1206 1207	0.00% + \$0.75 1.10% + \$0.00		0.00% + \$0.75 1.10% + \$0.00	
Express Services AIP Core	EXPRESS C	1196	1.70% + \$0.00		1.70% + \$0.00	+ +
Recurring Payments AIP Core	RECURING C	1195	1.20% + \$0.05		1.20% + \$0.05	
Emerging Markets AIP Core Public Services AIP Core	EMERGING C PUBLIC C	1199 1198	1.45% + \$0.05 1.50% + \$0.10		1.45% + \$0.05 1.50% + \$0.10	
Insurance AIP Core	INSURANC C	1208	1.43% + \$0.05		1.43% + \$0.05	
Petroleum AIP Core	PETROL C	1197	1.55% + \$0.05		1.55% + \$0.05	
Supermarkets/Warehouse Clubs AIP Core Restaurants AIP Core	SPRMKT C RSTRNT C	1202 1203	1.40% + \$0.05 1.56% + \$0.10		1.40% + \$0.05 1.56% + \$0.10	
Hotel/Car Rentals AIP Core	HOTL/CAR C	1204	1.58% + \$0.10		1.58% + \$0.10	
Passenger Transport AIP Core	AIRLINE C	1205	1.75% + \$0.10		1.75% + \$0.10	
Retail AIP Premium Key Entered AIP Premium	DSCV RTL P DSCVKEYEDP	1148 1149	1.71% + \$0.10 2.00% + \$0.10		1.71% + \$0.10 2.00% + \$0.10	
Card Not Present/E-Commerce AIP Premium	DSCV CNP P	1152	2.00% + \$0.10		2.00% + \$0.10	
Recurring Payments AIP Premium	DSCVAUPAYP	1153	1.20% + \$0.05		1.20% + \$0.05	
Express Services AIP Premium Petroleum AIP Premium	DSCV EXSVP DSCV PETOP	1154 1155	1.70% + \$0.03 1.73% + \$0.05		1.70% + \$0.03 1.73% + \$0.05	
Public Services AIP Premium	DSCV PUB P	1156	1.50% + \$0.10		1.50% + \$0.10	
Emerging Markets AIP Premium	DSCV EMKTP	1157	1.45% + \$0.05		1.45% + \$0.05	
Supermarkets/Warehouse Clubs AIP Premium Restaurants AIP Premium	DSCV SMWHP DSCV RESTP	1158 1159	1.65% + \$0.05 2.20% + \$0.10		1.65% + \$0.05 2.20% + \$0.10	
Hotel/Car Rentals AIP Premium	DSCVHOCR P	1160	2.30% + \$0.10		2.30% + \$0.10	
Passenger Transport AIP Premium	DSCV PASSP	1161	2.30% + \$0.10		2.30% + \$0.10	
Utilities AIP Premium Real Estate AIP Premium	DSCVUTLTYP REAL EST P	1162 1186	0.00% + \$0.75 1.10% + \$0.00		0.00% + \$0.75 1.10% + \$0.00	
Insurance AIP Premium	INSURANC P	1187	1.43% + \$0.05		1.43% + \$0.05	
Mid Submission Level AIP Premium	DSCV MID P	1163	2.30% + \$0.10		2.40% + \$0.10	
Base Submission Level AIP Premium Utilities AIP Debit	DSCV BASE DSCVUTLTYD	1164 1182	2.85% + \$0.10	0.00% + \$0.75	2.95% + \$0.10	0.00% + \$0.75
Supermarkets/Warehouse Clubs AIP Debit MAX	DSCVSMWHMD	1183		0.00% + \$0.36		0.00% + \$0.36
Retail AIP Debit Key Entered AIP Debit	DSCVRETALD DSCVKEYEDD	1165 1166	 	1.02% + \$0.16 1.62% + \$0.16	 	1.02% + \$0.16 1.62% + \$0.16
Card Not Present/E-Commerce AIP Debit	DSCV CNP D	1167	+ +	1.62% + \$0.16	 	1.62% + \$0.16
Recurring Payments AIP Debit	DSCVAUPAYD	1168		1.20% + \$0.05		1.20% + \$0.05
Express Services AIP Debit Petroleum AIP Debit	DSCV EXSVD DSCV PETOD	1169 1170	+ +	1.55% + \$0.04 0.76% + \$0.16	+ + +	1.55% + \$0.04 0.76% + \$0.16
Public Services AIP Debit	DSCV PUB D	1171	+ +	0.90% + \$0.20		0.90% + \$0.16
Emerging Markets AIP Debit	DSCV EMKTD	1172		0.90% + \$0.20		0.90% + \$0.20
Supermarkets/Warehouse Clubs AIP Debit Restaurants AIP Debit	DSCV SMWHD DSCV RESTD	1173 1174	+ +	1.02% + \$0.16 1.19% + \$0.10	+ + +	1.02% + \$0.16 1.19% + \$0.10
Hotel/Car Rentals AIP Debit	DSCV RESTD DSCV HOCRD	1174	 	1.35% + \$0.16		1.35% + \$0.16
Passenger Transport AIP Debit	DSCV PASSD	1176		1.59% + \$0.16		1.59% + \$0.16
Real Estate AIP Debit Insurance AIP Debit	REAL EST D INSURANC D	1184 1185	+ +	1.10% + \$0.00 0.80% + \$0.25	 	1.10% + \$0.00 0.80% + \$0.25
Mid Submission Level AIP Debit	DSCV MID D	1177	 	1.72% + \$0.20		1.72% + \$0.20
Base Submission Level AIP Debit	DSCV BASED	1178		1.89% + \$0.25		1.89% + \$0.25
Consumer Adjustment Voucher Program 1 Debit Consumer Adjustment Voucher Program 2 Debit	DSCVCOAJ1D DSCVCOAJ2D	1179 1180	+ +	1.80% + \$0.00 1.69% + \$0.00	 	1.80% + \$0.00 1.69% + \$0.00
Consumer Adjustment Voucher Program 3 Debit	DSCVCOAJ2D DSCVCOAJ3D	1181	<u> </u>	1.35% + \$0.00	<u> </u>	1.35% + \$0.00
Consumer Adjustment Voucher Program 1 Premium	DSCVCADJ1P	1190	2.07% + \$0.00		2.07% + \$0.00	
Consumer Adjustment Voucher Program 2 Premium Consumer Adjustment Voucher Program 3 Premium	DSCVCADJ2P DSCVCADJ3P	1191 1192	2.02% + \$0.00 1.75% + \$0.00	 	2.02% + \$0.00 1.75% + \$0.00	+ +
Cash Advance	CASH ADV	70	1.7070 90.00	<u> </u>	0.16% + \$1.65	<u> </u>
International Cash Advance	INT CA ADV	73			0.16% + \$3.00	
International Electronic international Base Submission Level	ELECT INTL BASE INTL	1214 1215	 	 	1.16% + \$0.00 1.70% + \$0.10	
Assessment PI (Data Transmission Fee)	ASSESSMENT	401	0.0000% + \$0.0075	0.0000% + \$0.0075	0.0000% + \$0.0075	0.0000% + \$0.0075
Assessment %	DATA TRANS	400	0.0925% + \$0.0000	0.0925% + \$0.0000	0.0925% + \$0.0000	0.0925% + \$0.0000
Data Usage Fee [†]	DATA USAGE	3060	0.0000% + \$0.0050	0.0000% + \$0.0050	0.0000% + \$0.0050	0.0000% + \$0.0050
Intl Processing Fee Intl Csh Adv Processing Fee	D INTLPROC D CA INTL	402 403			0.3000% + \$0.0000 0.3000% + \$0.0000	0.3000% + \$0.0000 0.3000% + \$0.0000
Intl Service Fee	D INTLSERV	404			0.4500% + \$0.0000	0.4500% + \$0.0000
Assessments † Fee Billed on Assessments			Moved	Moved	Moved	Moved
. So Dillou on / toocoomichto						

| Amex Interchange Category | MPS SHORT DESCRIPTION | Chg Type |