

Discover® Network Interchange Programs and Rate Schedule

(Effective October, 2012)

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

Program Rate Category	Rates		Discover Network Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Retail Core	1.56%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Present / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Bars (5813) and Cruise Line / Steamship (4411), Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Supermarkets / Warehouse Clubs (5300, 5411), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Petroleum (5541, 5542), Restaurants (5812, 5814), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Maximum 2 days to deposit & settle.
Retail Debit	1.02%	\$0.16	
Retail Rewards	1.71%	\$0.10	
Retail Premium	1.71%	\$0.10	
Retail Premium Plus	2.10%	\$0.10	
PSL Regulated Incentive Consumer Debit	0.05%	\$0.21	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
PSL MQ Regulated Incentive Consumer Debit	0.05%	\$0.21	
Regulated Non-Incentive Consumer Debit	0.05%	\$0.21	
Regulated Incentive Commercial Debit	0.05%	\$0.21	
Regulated Non-Incentive Commercial Debit	0.05%	\$0.21	
PSL Regulated Incentive Consumer Debit with Fraud Adjustment	0.05%	\$0.22	Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Issuer has certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
PSL MQ Regulated Incentive Cons Debit with Fraud Adjustment	0.05%	\$0.22	
Regulated Non-Incentive Consumer Debit with Fraud Adjustment	0.05%	\$0.22	
Regulated Incentive Commercial Debit with Fraud Adjustment	0.05%	\$0.22	
Regulated Non-Incentive Comml Debit with Fraud Adjustment	0.05%	\$0.22	
Restaurants Core	1.56%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Same requirements as Retail. Authorization and magnetic stripe required. Authorization and settlement amounts do not have to match. Eligible Merchants: Restaurants (5812) and (5814) Fast Food Restaurants. Maximum 2 days to deposit & settle.
Restaurants Debit	1.19%	\$0.10	
Restaurants Rewards	1.90%	\$0.10	
Restaurants Premium	2.20%	\$0.10	
Restaurants Premium Plus	2.30%	\$0.10	
Supermarket / Warehouse Core	1.40%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Same requirements as Retail. Authorization and magnetic stripe required. Authorization and settlement amounts can differ up to 10%. Cap of \$0.36 for debit / prepaid transactions only. Eligible Merchants: Supermarket (5411) or Warehouse Club (5300). Maximum 2 days to deposit & settle.
Supermarket / Warehouse Debit	1.02%	\$0.16	
Supermarket / Warehouse Rewards	1.65%	\$0.05	
Supermarket / Warehouse Premium	1.65%	\$0.05	
Supermarket / Whse Premium Plus	1.90%	\$0.10	
Recurring Payments Core	1.20%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe read not required / Electronically Authorized. Recurring Billing, Installment, or Subscription indicator must be present. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Phone Service / Equip Utility (4814), Cable TV Services (4899), Utilities (4900), Subscription (5968), Health / Beauty Spas (7298), Member Clubs / Sport (7997), Child Care Services (8351), Charitable & Social Service Organizations (8398), Auto Assoc (8675), and Member Organizations (8699). Maximum 2 days to deposit & settle.
Recurring Payments Debit	1.20%	\$0.05	
Recurring Payments Rewards	1.20%	\$0.05	
Recurring Payments Premium	1.20%	\$0.05	
Recurring Payments Premium Plus	1.80%	\$0.05	
Real Estate Core	1.10%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Real Estate Agents and Managers-Rentals (6513). Maximum 3 days to deposit & settle.
Real Estate Debit	1.10%	\$0.00	
Real Estate Rewards	1.10%	\$0.00	
Real Estate Premium	1.10%	\$0.00	
Real Estate Premium Plus	2.30%	\$0.10	

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	Fee Per Sales \$	Per Item	
Public Services Core	1.55%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Bridge & Road Fees / Tolls (4784), Court Cost / Alimony / Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), and Intra-Government Purchases - Government Only (9405). Maximum 3 days to deposit & settle.
Public Services Debit	0.90%	\$0.20	
Public Services Rewards	1.55%	\$0.10	
Public Services Premium	1.55%	\$0.10	
Public Services Premium Plus	1.55%	\$0.10	
Petroleum Core	1.55%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card must be present and Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Service Stations (5541) and Automated Fuel Dispenser (5542). Maximum 2 days to deposit & settle.
Petroleum Debit	0.76%	\$0.16	
Petroleum Rewards	1.73%	\$0.05	
Petroleum Premium	1.73%	\$0.05	
Petroleum Premium Plus	1.73%	\$0.05	
Passenger Transport Core	1.75%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe read not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Airline (3000-3299, 4511) or Passenger Railway (4112). Maximum 8 days to deposit & settle.
Passenger Transport Debit	1.59%	\$0.16	
Passenger Transport Rewards	1.90%	\$0.10	
Passenger Transport Premium	2.30%	\$0.10	
Passenger Transport Premium Plus	2.30%	\$0.10	
Key Entry Core	1.87%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Face-to-Face / Key-Entered / Signature Obtained / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Petroleum (5541, 5542), and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Premium and Premium Plus card transactions at Restaurants (5812) and Fast Food (5814) not eligible for this program. Maximum 2 days to deposit & settle.
Key Entry Debit	1.62%	\$0.16	
Key Entry Rewards	1.97%	\$0.10	
Key Entry Premium	2.00%	\$0.10	
Key Entry Premium Plus	2.15%	\$0.10	
Card Not Pres / E-Commerce Core	1.87%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Card Not Present / Signature Not Obtained / Authorized / Mail, Phone, or E-Commerce Order / Address Verification required. Customer Service phone number and invoice number required. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Petroleum (5541, 5542) and Cruise Line / Steamship (4411). Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3299, 4112, 4511), Quasi Cash (4829, 6050, 6051, 7995), and High Risk (5962, 5966, 5967) merchants not eligible for this program. Premium and Premium Plus card transactions at Restaurants (5812) and Fast Food (5814) not eligible for this program. Maximum 2 days to deposit & settle.
Card Not Pres / E-Commerce Debit	1.62%	\$0.16	
CNP / E-Commerce Rewards	1.97%	\$0.10	
CNP / E-Commerce Premium	2.00%	\$0.10	
CNP / E-Commerce Premium Plus	2.35%	\$0.10	
Hotels / Car Rentals Core	1.58%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe read not required / Electronically Authorized. Authorization and settlement amounts do not have to match. Eligible Merchants: Car Rentals (3351-3441, 7512, 7513, 7519) and Hotels (3501-3999, 7011, 7012). Maximum 2 days to deposit & settle.
Hotels / Car Rentals Debit	1.35%	\$0.16	
Hotels / Car Rentals Rewards	1.90%	\$0.10	
Hotels / Car Rentals Premium	2.30%	\$0.10	
Hotels / Car Rentals Premium Plus	2.30%	\$0.10	
Express Services Core	1.95%	\$0.00	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Stripe read unless initiated via transponder / Electronically Authorized. Eligible Merchants: Local Commuter (4111), Limousines and Taxis (4121), Bus Lines - Charter & Tour (4131), Toll/Bridges Fee (4784), Miscellaneous Food Stores - Convenience Stores & Specialty Markets (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy / Repro Services (7338), Auto Parking Lots / Garages (7523), Car Washes (7542) Movie Theater (7832), and Video Tape Rentals (7841). Card sale amount must be less than or equal to \$15.00 for all merchants except for Limousines and Taxis (4121), which is \$25.00. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121). Authorization and settlement amounts do not have to match for Restaurants (5812) and Fast Food (5814). Maximum 2 days to deposit & settle.
Express Services Debit	1.80%	\$0.00	
Express Services Rewards	1.95%	\$0.00	
Express Services Premium	1.95%	\$0.00	
Express Services Premium Plus	2.05%	\$0.00	
Insurance Core	1.43%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300). Maximum 3 days to deposit & settle.
Insurance Debit	0.80%	\$0.25	
Insurance Rewards	1.43%	\$0.05	
Insurance Premium	1.43%	\$0.05	
Insurance Premium Plus	2.30%	\$0.05	
Emerging Markets Core	1.45%	\$0.05	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Magnetic Swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Cable / Satellite / Other Pay Television / Radio Stations (4899), Subscription (5968), Fuel Dealers (5983), Payment Service Provider - Merchant - Payment Transaction (6533), Schools - Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), Child Care Services (8351), and Charitable / Social Services (8398). Maximum 3 days to deposit & settle.
Emerging Markets Debit	0.90%	\$0.20	
Emerging Markets Rewards	1.45%	\$0.05	
Emerging Markets Premium	1.45%	\$0.05	
Emerging Markets Premium Plus	2.30%	\$0.10	

Program Rate Category	Rates		Discover Network Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Utilities Core	0.00%	\$0.75	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards and Commercial cards, including Business, Executive Business, and Corporate cards. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Cable, Satellite, and Other Pay TV & Radio Services (4899) and Telecommunications (4812, 4814) merchants are not eligible for this program. Maximum 2 days to deposit & settle.
Utilities Debit	0.00%	\$0.75	
Utilities Rewards	0.00%	\$0.75	
Utilities Premium	0.00%	\$0.75	
Utilities Premium Plus	0.00%	\$0.75	
Commercial Utilities	0.00%	\$1.50	
Mid Submission Level Core	2.40%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for any Prime Submission Level Program or the Key-Entered Program. Magnetic Stripe read not required / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty/Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Line / Steamship (4411), Passenger Transport (3000-3299, 4112, 4511), Service Stations (5541), Automated Fuel Dispensers (5542). High Risk merchants (Direct Marketing Travel - 5962, Direct Marketing Outbound Telemarketing - 5966, and Direct Marketing Inbound Telemarketing - 5967) not eligible for this program. Premium and Premium Plus card transactions at Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519) and Passenger Transport (3000-3299, 4112, 4511) not eligible for this program. Maximum days to deposit & settle is 8 days for Passenger Transport (3000-3299, 4112, 4511), 3 days for all other merchants.
Mid Submission Level Debit	1.72%	\$0.20	
Mid Submission Level Rewards	2.40%	\$0.10	
Mid Submission Level Premium	2.40%	\$0.10	
Mid Submission Lvl Premium Plus	2.40%	\$0.10	
Base Submission Level Core	2.95%	\$0.10	Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for the Mid Submission Level Program or Key Entered Program or have been submitted with an invalid or missing Acquirer Interchange Program Code. Validation not required for Magnetic stripe read, Authorization, or MCC. Maximum 30 days to deposit & settle.
Base Submission Level Debit	1.89%	\$0.25	
Base Submission Level Rewards	2.95%	\$0.10	
Base Submission Level Premium	2.95%	\$0.10	
Base Submission Lvl Premium Plus	2.95%	\$0.10	
Commercial Electronic	2.30%	\$0.10	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines - 4121 and Beauty / Barber Shops - 7230). Authorization and settlement amounts do not have to match for Restaurants (5812), Bars (5813), Fast Food (5814), Hotel / Motel (3501-3999, 7011, 7012), Car Rental (3351-3441, 7512, 7513, 7519), Cruise Line / Steamship (4411), Passenger Transport (3000-3299, 4112, 4511), Service Stations (5541), and Automated Fuel Dispensers (5542). Address Verification required for Card Not Present transactions for all merchants except for Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), and Passenger Transport (3000-3299, 4112, 4511). Utilities (4900) and High Risk (5962, 5966, 5967) are not eligible for this program. Maximum days to settle is 8 days for Passenger Transport (3000-3299, 4112, 4511), 3 days for Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398) and Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), 2 days for all other merchants.
Commercial Base Submission	2.95%	\$0.10	Commercial cards, including Business, Executive Business, and Corporate cards, that do not meet the requirements for the Commercial Electronic Level Program. Validation not required for Magnetic stripe read, Authorization, or MCC. Maximum 30 days to deposit & settle.
Commercial Large Ticket	0.90%	\$20.00	Commercial cards including Business, Executive Business, and Corporate cards. Magnetic swipe not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Eligible Merchants: MCCs 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5199, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198. Transaction amount greater than or equal to \$5,000. Maximum 2 days to deposit & settle.
International Electronic	1.76%	\$0.00	Discover, Diners Club International, JCB, China UnionPay, and Korea BCard cards issued in a foreign country. Face-to-Face / Magnetic Stripe Read / Signature Obtained / Electronically Authorized. Key-entered transactions not eligible for this program. Authorization and settlement amounts do not have to match. High Risk (5962, 5966, 5967) are not eligible for this program. Maximum 5 days to deposit & settle. Rate includes the Discover International Processing Fee.
International Base Submission Level	2.10%	\$0.10	Discover, Diners Club International, JCB, China UnionPay, and Korea BCard cards issued in a foreign country that do not meet the requirements for the International Electronic program. Validation not required for Magnetic stripe read, Authorization, or MCC. Maximum 30 days to deposit & settle. Rate includes the Discover International Processing Fee.
Discover Assessments	0.105%	\$0.00	Fee assessed on the gross dollar amount of all Discover, JCB, China UnionPay, Diners Club International, and Korea BCard transactions.
International Service Fee	0.55%	\$0.00	Fee assessed on all Discover, Diners Club International, JCB, China UnionPay, and Korea BCard transactions at a U.S. merchant location with a non-U.S. issued card.
Data Usage Fee	0.00%	\$0.0185	Fee assessed on all Discover, JCB, China UnionPay, Diners Club International, and Korea BCard sales and credit (return) transactions.