



**Discover Network
2008-2009 Qualification and Interchange Chart**

(888)246-0972 or www.ubcnorth.com

Discover 2008-2009 Qualification and Interchange Chart

<p>DISCOVER INTERCHANGE OVERVIEW</p> <p>QUALIFICATION LEVELS:</p> <p>Discover categorizes interchange qualification into Qualification Levels as follows:</p> <p>Prime Submission Level (PSL) for Consumer Credit, Premium and Debit cards Mid Submission Level (MSL) for Consumer Credit, Premium and Debit cards Base Submission Level (BSL) for Consumer Credit, Premium and Debit cards</p> <p>Electronic Submission Level (ESL) for Commercial Cards Base Submission Level (BSL) for Commercial Cards</p> <p>A brief description of the qualification categories is below. Please refer to the attached chart for additional qualification details included with each category for further information and requirements.</p>
<p>CONSUMER PRODUCT QUALIFICATION CATEGORIES</p> <p>Prime Submission Level (PSL) - The PSL rate applies to Consumer cards meeting the established criteria for each category, typically based on industry. Electronic authorization and approval is required for all categories along with authorization to clearing tolerance and submission timeframes. In addition, each PSL has specific MCC (merchant category code) requirements.</p> <p>Mid Submission Level (MSL) - The MSL rate will apply to Consumer card transactions not qualifying for the PSL category. Please note that T&E and High Risk MCCs are not eligible for the MSL rate.</p> <p>Base Submission Level (BSL) - The BSL rate will apply any transaction not qualifying for the MSL rate and to T&E and High Risk MCC transactions not qualifying for the PSL rate.</p>
<p>COMMERCIAL PRODUCT QUALIFICATION CATEGORIES</p> <p>Electronic Submission Level (ESL) - The ESL rate applies to both card present and card not present Commercial card transactions. Electronic authorization is required along with authorization to clearing tolerance and submission timeframes. Card not present transactions require Address Verification (AVS); some industries are excluded from this requirement. High Risk MCCs are not eligible for the ESL rate.</p> <p>Base Submission Level (BSL) - The BSL rate will apply any Commercial card transaction not qualifying for the ESL rate and High Risk MCC transactions.</p>
<p>TRANSACTION AMOUNT VALIDATION TEST</p> <p>Discover applies a transaction amount validation based on MCC. Edits are applied to ensure that the authorization amount is within tolerance of the clearing amount based on the following criteria:</p> <p>MCC Tolerance Range</p> <ul style="list-style-type: none"><input type="checkbox"/> 4121 – Taxicabs/Limousines : +/- 20%<input type="checkbox"/> 7230 – Beauty/Barber Shops : +/- 20%<input type="checkbox"/> All Other MCCs: +/- 10%<input type="checkbox"/> MCCs not subject to Transaction Amount Validation: 3000–3299, 4112, 4511(Passenger Transport), 3351–3441, 7512, 7513, 7519(Car Rentals), 3501–3799, 7011, 7012(Hotels), 4411(Cruise Lines), 5541(Fuel- Inside Sales) 5542(AFD), 5812(Restaurants), 5813(Bars/Taverns), 5814(Fast Food)

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Discover Prime Submission Level (PSL) Consumer Interchange Program	Primary Qualification Requirements	April 2008 Rate	November 2008 Rate (** rates effective October 3, 2008) changes in bold																
	Changes effective October or November 2008 in bold. Consumer Core product introduced in October 2008. Core transactions between 10/3 and 10/31 will qualify at existing Credit category and rates. Credit product renamed as Rewards effective October 2008.																		
PSL Retail	<ul style="list-style-type: none"> Applies to card present transactions only. Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 2 days of transaction date. MCCs not eligible: 5411, 5300 (Supermarkets/Warehouse Clubs); 5541, 5542 (Petroleum); 5812, 5814 (Restaurants); 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals); 3000–3299, 4112, 4511 (Passenger Transport) 9211, 9222, 9223, 9311, 9399 (Public Services) 4900 (Utilities); 4899, 8211, 8220, 8299 (Emerging Markets); 4829, 6050, 6051, 7995 (Quasi Cash); 5962, 5966, 5967 (High Risk), 5960, 6300(Insurance), 6513(Real Estate). 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.62% + \$0.10</td></tr> <tr><td>Premium</td><td>1.70% + \$0.10</td></tr> <tr><td>Debit</td><td>1.02% + \$0.16</td></tr> </table>	Core	N/A	Credit	1.62% + \$0.10	Premium	1.70% + \$0.10	Debit	1.02% + \$0.16	<table border="1"> <tr><td>Core</td><td>1.56% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>1.71% + \$0.10</td></tr> <tr><td>Premium</td><td>1.71% + \$0.10</td></tr> <tr><td>Debit</td><td>1.02% + \$0.16</td></tr> </table>	Core	1.56% + \$0.10	Credit/Rewards	1.71% + \$0.10	Premium	1.71% + \$0.10	Debit	1.02% + \$0.16
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PSL Key Entry	<p>THIS RATE IS ONLY FOR FACE-TO-FACE TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT.</p> <ul style="list-style-type: none"> Must meet all PSL Retail requirements, except for reading and transmitting the entire, unaltered contents of the magnetic stripe. Transaction is keyed and has entry mode of 01. Transaction must be submitted for clearing within 2 days of transaction date. MCCs not eligible: 4900(Utilities), 4899, 8211, 8220, 8299(Emerging Markets), 9211, 9222, 9223, 9311, 9399(Public Services), 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals), 3000–3299, 4112, 4511, (Passenger Transport), 4829, 6050, 6051, 7995 (Quasi-Cash), 5962, 5966, 5967(High Risk), 5960, 6300(Insurance), 6513(Real Estate). 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.92% + \$0.10</td></tr> <tr><td>Premium</td><td>2.00% + \$0.10</td></tr> <tr><td>Debit</td><td>1.62% + \$0.16</td></tr> </table>	Core	N/A	Credit	1.92% + \$0.10	Premium	2.00% + \$0.10	Debit	1.62% + \$0.16	<table border="1"> <tr><td>Core</td><td>1.87% + 0.10</td></tr> <tr><td>Credit</td><td>1.97% + \$0.10</td></tr> <tr><td>Premium</td><td>2.00% + \$0.10</td></tr> <tr><td>Debit</td><td>1.62% + \$0.16</td></tr> </table>	Core	1.87% + 0.10	Credit	1.97% + \$0.10	Premium	2.00% + \$0.10	Debit	1.62% + \$0.16
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PSL Card Not Present/ e-Commerce	<p>THIS RATE IS ONLY FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT AND ARE MAIL/PHONE ORDER or e-COMMERCE.</p> <ul style="list-style-type: none"> Address Verification Service (AVS) must be performed. Transactions must be cleared within 2 days of transaction date, which is the ship date. MCCs not eligible: 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519(Hotels/Car Rentals), 3000–3299, 4112, 4511(Passenger Transport), 9211, 9222, 9223, 9311, 9399 (Public Services), 4900 (Utilities), 4899, 8211, 8220, 8299(Emerging Markets), 4829, 6050, 6051, 7995(Quasi Cash), 5962, 5966, 5967(High Risk), 5960, 6300(Insurance), 6513(Real Estate). 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.92% + \$0.10</td></tr> <tr><td>Premium</td><td>2.00% + \$0.10</td></tr> <tr><td>Debit</td><td>1.62% + \$0.16</td></tr> </table>	Core	N/A	Credit	1.92% + \$0.10	Premium	2.00% + \$0.10	Debit	1.62% + \$0.16	<table border="1"> <tr><td>Core</td><td>1.87% + 0.10</td></tr> <tr><td>Credit/Rewards</td><td>1.97% + \$0.10</td></tr> <tr><td>Premium</td><td>2.00% + \$0.10</td></tr> <tr><td>Debit</td><td>1.62% + \$0.16</td></tr> </table>	Core	1.87% + 0.10	Credit/Rewards	1.97% + \$0.10	Premium	2.00% + \$0.10	Debit	1.62% + \$0.16
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PSL Recurring Payments	<ul style="list-style-type: none"> Eligible MCCs: 4812 and 4814(Telecommunications), 4899(Cable and Other Pay TV), 4900(Utility), 5960 and 6300(Insurance), 5968(Direct Marketing-Subscriptions), 7298(Health and Beauty Spas), 7997(Membership Clubs), 8675(Automobile Associations) or 8699(Membership Organizations) Applies to both card present and card not present recurring, installment or subscription payments. Processing Code must identify transaction as recurring, installment or subscription. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 2 days of transaction date. 	<p>ALL:</p> <p>1.20% + \$0.05</p>	<p>ALL:</p> <p>1.20% + \$0.05</p>																
PSL Emerging Markets	<ul style="list-style-type: none"> Eligible MCCs: 4899(Cable and Other Pay TV), 8211, 8220, or 8299(Education). 6300(Insurance no longer eligible effective October 2008). Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 3 days of transaction date. 	<table border="1"> <tr><td>Credit, Premium</td><td>1.45% + \$0.05</td></tr> <tr><td>Debit</td><td>0.90% + \$0.20</td></tr> </table>	Credit, Premium	1.45% + \$0.05	Debit	0.90% + \$0.20	<table border="1"> <tr><td>Core, Credit/Rewards, Premium</td><td>1.45% + \$0.05</td></tr> <tr><td>Debit</td><td>0.90% + \$0.20</td></tr> </table>	Core, Credit/Rewards, Premium	1.45% + \$0.05	Debit	0.90% + \$0.20								
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PSL Petroleum	<ul style="list-style-type: none"> Eligible MCCs: 5541(Fuel-Inside Sales) or 5542(AFD) Applies to card present transactions only. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Transaction must be submitted for clearing within 2 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.58% + \$0.05</td></tr> <tr><td>Premium</td><td>1.73% + \$0.05</td></tr> <tr><td>Debit</td><td>0.76% + \$0.16</td></tr> </table>	Core	N/A	Credit	1.58% + \$0.05	Premium	1.73% + \$0.05	Debit	0.76% + \$0.16	<table border="1"> <tr><td>Core</td><td>1.55% + \$0.05</td></tr> <tr><td>Credit/Rewards</td><td>1.73% + \$0.05</td></tr> <tr><td>Premium</td><td>1.73% + \$0.05</td></tr> <tr><td>Debit</td><td>0.76% + \$0.16</td></tr> </table>	Core	1.55% + \$0.05	Credit/Rewards	1.73% + \$0.05	Premium	1.73% + \$0.05	Debit	0.76% + \$0.16
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PSL Supermarket/Warehouse	<ul style="list-style-type: none"> Eligible MCCs: 5411, 5300 (Supermarkets/Warehouse Clubs) Applies to card present transactions only. Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 2 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.40% + \$0.05</td></tr> <tr><td>Premium</td><td>1.60% + \$0.05</td></tr> <tr><td>Debit</td><td>1.02% + \$0.16 (max \$0.36)</td></tr> </table>	Core	N/A	Credit	1.40% + \$0.05	Premium	1.60% + \$0.05	Debit	1.02% + \$0.16 (max \$0.36)	<table border="1"> <tr><td>Core</td><td>1.40% + \$0.05</td></tr> <tr><td>Credit/Rewards</td><td>1.65% + \$0.05</td></tr> <tr><td>Premium</td><td>1.65% + \$0.05</td></tr> <tr><td>Debit</td><td>1.02% + \$0.16 (max \$0.36)</td></tr> </table>	Core	1.40% + \$0.05	Credit/Rewards	1.65% + \$0.05	Premium	1.65% + \$0.05	Debit	1.02% + \$0.16 (max \$0.36)
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PSL Public Services	<ul style="list-style-type: none"> Eligible MCCs: 9211(Courts), 9222(Fines), 9223(Bail and Bond Payments), 9311(Tax Payments) and 9399(Government Services Not Elsewhere Classified). Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 3 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.50% + \$0.10</td></tr> <tr><td>Premium</td><td>1.50% + \$0.10</td></tr> <tr><td>Debit</td><td>0.90% + \$0.20</td></tr> </table>	Core	N/A	Credit	1.50% + \$0.10	Premium	1.50% + \$0.10	Debit	0.90% + \$0.20	<table border="1"> <tr><td>Core</td><td>1.50% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>1.50% + \$0.10</td></tr> <tr><td>Premium</td><td>1.50% + \$0.10</td></tr> <tr><td>Debit</td><td>0.90% + \$0.20</td></tr> </table>	Core	1.50% + \$0.10	Credit/Rewards	1.50% + \$0.10	Premium	1.50% + \$0.10	Debit	0.90% + \$0.20
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PSL Utilities	<ul style="list-style-type: none"> Eligible MCC: 4900(Utilities) Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 2 days of transaction date. 	<p>ALL: \$0.75</p>	<p>ALL: \$0.75</p>																
PSL Real Estate	<ul style="list-style-type: none"> Eligible MCC: 6513(Real Estate) Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 3 days of transaction date. 	<p>N/A</p>	<p>ALL: ** 1.10% + \$0.00</p>																
PSL Insurance	<ul style="list-style-type: none"> Eligible MCCs: 5960 and 6300(Insurance) Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 3 days of transaction date. 	<p>N/A</p>	<table border="1"> <tr><td>Core, Credit/Rewards, Premium</td><td>**1.43% + \$0.05</td></tr> <tr><td>Debit</td><td>**0.80% + \$0.25</td></tr> </table>	Core, Credit/Rewards, Premium	**1.43% + \$0.05	Debit	**0.80% + \$0.25												
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PSL Express Services	<ul style="list-style-type: none"> Eligible MCCs: 4111(Local Commuter Transport), 4121(Taxicabs & Limousines), 4131 (Bus Lines), 4784(Tolls & Bridge Fees), 5812(Restaurants), 5814(Fast Food), 5994(Newsstands), 7211(Laundries), 7216(Dry Cleaners), 7338(Quick Copy), 7523(Parking Lots), 7542(Car Washes), 7832(Movie Theaters) or 7841(DVD/Video Rentals) Applies to card present transactions ≤ \$15.00. Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 2 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.70% + \$0.03</td></tr> <tr><td>Premium</td><td>1.70% + \$0.03</td></tr> <tr><td>Debit</td><td>1.55% + \$0.04</td></tr> </table>	Core	N/A	Credit	1.70% + \$0.03	Premium	1.70% + \$0.03	Debit	1.55% + \$0.04	<table border="1"> <tr><td>Core</td><td>1.70% + \$0.03</td></tr> <tr><td>Credit/Rewards</td><td>1.70% + \$0.03</td></tr> <tr><td>Premium</td><td>1.70% + \$0.03</td></tr> <tr><td>Debit</td><td>1.55% + \$0.04</td></tr> </table>	Core	1.70% + \$0.03	Credit/Rewards	1.70% + \$0.03	Premium	1.70% + \$0.03	Debit	1.55% + \$0.04
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PSL Restaurants	<ul style="list-style-type: none"> Eligible MCCs: 5812(Restaurant), 5814(Fast Food) Applies to card present transactions only. Cardholder, card, merchant and card-reading terminal must be present at the point of sale. Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Contactless transactions are also eligible. Transaction must be submitted for clearing within 2 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.62% + \$0.10</td></tr> <tr><td>Premium</td><td>2.20% + \$0.10</td></tr> <tr><td>Debit</td><td>1.18% + \$0.10</td></tr> </table>	Core	N/A	Credit	1.62% + \$0.10	Premium	2.20% + \$0.10	Debit	1.18% + \$0.10	<table border="1"> <tr><td>Core</td><td>1.56% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>1.90% + \$0.10</td></tr> <tr><td>Premium</td><td>2.20% + \$0.10</td></tr> <tr><td>Debit</td><td>**1.19% + \$0.10</td></tr> </table>	Core	1.56% + \$0.10	Credit/Rewards	1.90% + \$0.10	Premium	2.20% + \$0.10	Debit	**1.19% + \$0.10
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Discover No Signature Required Program	<ul style="list-style-type: none"> Applies only to MCCs 4111(Local Commuter Transport), 4121(Taxicabs & Limousines), 4131 (Bus Lines), 4784(Tolls & Bridge Fees), 5411(Grocery Stores/Supermarkets), 5499(Misc Food Stores), 5541(Service Stations), 5812(Restaurants), 5814(Fast Food Restaurants), 5912(Drug Stores & Pharmacies), 5994(News Dealers & Newsstands), 7211(Laundries), 7216(Dry Cleaners), 7338(Quick Copy, Reproduction & Blue printing Service), 7523(Parking Lots & Garages), 7542(Car Washes), 7832(Motion Picture Theaters), 7841(Video Rental Stores), 7999(Recreation Services), 9402(Postal Stamps/Postal Services). Applies to PSL qualified card present transactions ≤ \$25.00 only. For these transactions, merchant is not required to obtain a cardholder's signature. Transactions are protected from No Signature Obtained chargebacks. There is no interchange rate associated with this category; transactions will qualify for Discover's interchange rate based on criteria met (i.e. PSL Express Services, PSL Restaurants). 	N/A	N/A																
PSL Hotels/Car Rentals	<ul style="list-style-type: none"> Eligible MCCs: 3351-3441 and 7512(Auto Rentals), 3501-3999 and 7011(Hotels), 7012(Timeshares), 7513(Truck and Utility Rentals), 7519(Motor Home/RV Rentals) Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Transaction must be submitted for clearing within 2 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.71% + \$0.10</td></tr> <tr><td>Premium</td><td>2.30% + \$0.10</td></tr> <tr><td>Debit</td><td>1.35% + \$0.16</td></tr> </table>	Core	N/A	Credit	1.71% + \$0.10	Premium	2.30% + \$0.10	Debit	1.35% + \$0.16	<table border="1"> <tr><td>Core</td><td>1.58% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>1.90% + \$0.10</td></tr> <tr><td>Premium</td><td>2.30% + \$0.10</td></tr> <tr><td>Debit</td><td>1.35% + \$0.16</td></tr> </table>	Core	1.58% + \$0.10	Credit/Rewards	1.90% + \$0.10	Premium	2.30% + \$0.10	Debit	1.35% + \$0.16
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PSL Passenger Transport	<ul style="list-style-type: none"> Eligible MCCs: 3000-3299 or 4511(Airlines) and 4112 (Passenger Railways) Applies to both card present and card not present transactions. For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. Transaction must be submitted for clearing within 8 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>1.82% + \$0.10</td></tr> <tr><td>Premium</td><td>2.30% + \$0.10</td></tr> <tr><td>Debit</td><td>1.59% + \$0.16</td></tr> </table>	Core	N/A	Credit	1.82% + \$0.10	Premium	2.30% + \$0.10	Debit	1.59% + \$0.16	<table border="1"> <tr><td>Core</td><td>1.75% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>1.90% + \$0.10</td></tr> <tr><td>Premium</td><td>2.30% + \$0.10</td></tr> <tr><td>Debit</td><td>1.59% + \$0.16</td></tr> </table>	Core	1.75% + \$0.10	Credit/Rewards	1.90% + \$0.10	Premium	2.30% + \$0.10	Debit	1.59% + \$0.16
Core	N/A																		
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Discover 2008-2009 Qualification and Interchange Chart

Discover Consumer Mid Submission Level (MSL) Interchange Program	Primary Qualification Requirements	April 2008 Rate	November 2008 Rate (** rates effective October 3, 2008) changes in bold																
MSL Consumer	<ul style="list-style-type: none"> Applies to both card present and card not present transactions. Applies to Consumer card transactions not qualifying for the PSL category. For Credit and Debit Sales, all MCCs except: 5962, 5966, 5967(High Risk), which will qualify at the BSL Consumer rate. For Premium Card Sales, all MCCs except: 3000-3299, 4112, 4511, (Passenger Transport) 3351-3441, 3501-3799, 7512, 7513, 7519, 7011, 7012 (Hotels/Car Rentals) and 5962, 5966, 5967 (High Risk), which will qualify at the BSL Consumer rate. Transaction must be submitted for clearing within 3 days of transaction date. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>2.30% + \$0.10</td></tr> <tr><td>Premium</td><td>2.30% + \$0.10</td></tr> <tr><td>Debit</td><td>1.72% + \$0.20</td></tr> </table>	Core	N/A	Credit	2.30% + \$0.10	Premium	2.30% + \$0.10	Debit	1.72% + \$0.20	<table border="1"> <tr><td>Core</td><td>2.30% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>2.30% + \$0.10</td></tr> <tr><td>Premium</td><td>2.30% + \$0.10</td></tr> <tr><td>Debit</td><td>1.72% + \$0.20</td></tr> </table>	Core	2.30% + \$0.10	Credit/Rewards	2.30% + \$0.10	Premium	2.30% + \$0.10	Debit	1.72% + \$0.20
Core	N/A																		
Credit	2.30% + \$0.10																		
Premium	2.30% + \$0.10																		
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Core	2.30% + \$0.10																		
Credit/Rewards	2.30% + \$0.10																		
Premium	2.30% + \$0.10																		
Debit	1.72% + \$0.20																		
Discover Consumer Base Submission Level (BSL) Interchange Program	Primary Qualification Requirements	April 2008 Rate	November 2008 Rate (** rates effective October 3, 2008) changes in bold																
BSL Consumer	<ul style="list-style-type: none"> Applies to both card present and card not present transactions. Applies to Consumer card transactions not qualifying for the PSL or MSL category. 	<table border="1"> <tr><td>Core</td><td>N/A</td></tr> <tr><td>Credit</td><td>2.85% + \$0.10</td></tr> <tr><td>Premium</td><td>2.85% + \$0.10</td></tr> <tr><td>Debit</td><td>1.89% + \$0.25</td></tr> </table>	Core	N/A	Credit	2.85% + \$0.10	Premium	2.85% + \$0.10	Debit	1.89% + \$0.25	<table border="1"> <tr><td>Core</td><td>2.85% + \$0.10</td></tr> <tr><td>Credit/Rewards</td><td>2.85% + \$0.10</td></tr> <tr><td>Premium</td><td>2.85% + \$0.10</td></tr> <tr><td>Debit</td><td>1.89% + \$0.25</td></tr> </table>	Core	2.85% + \$0.10	Credit/Rewards	2.85% + \$0.10	Premium	2.85% + \$0.10	Debit	1.89% + \$0.25
Core	N/A																		
Credit	2.85% + \$0.10																		
Premium	2.85% + \$0.10																		
Debit	1.89% + \$0.25																		
Core	2.85% + \$0.10																		
Credit/Rewards	2.85% + \$0.10																		
Premium	2.85% + \$0.10																		
Debit	1.89% + \$0.25																		

Discover 2008-2009 Qualification and Interchange Chart

Discover Commercial Interchange Program	Primary Qualification Requirements	April 2008 Rate	November 2008 Rate (** rates effective October 3, 2008) changes in bold
ESL(Electronic Submission Level) Commercial	<ul style="list-style-type: none"> • Applies to both card present and card not present transactions. • For swiped transactions, card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted. • For card not present transactions, AVS request must be submitted. The following MCCs are exempt from the AVS requirement: 4900 (Utilities) 4899, 6300, 8211, 8220, 8299 (Emerging Markets) 9211, 9222, 9223, 9311, 9399 (Public Services) 3351–3441, 3501–3799, 7011, 7012, 7512, 7513, 7519 (Hotels/Car Rentals) 3000–3299, 4112, 4511(Passenger Transport) • MCCs not eligible: 5962, 5966, 5967(High Risk) • Transaction must be submitted for clearing within 2 days of transaction date with the following exceptions: <ul style="list-style-type: none"> ○ Transaction must be submitted for clearing within 8 days of transaction date for MCCs 3000–3299, 4112, 4511(Passenger Transport) ○ Transaction must be submitted for clearing within 3 days of transaction date for MCCs: 4900, 4899, 6300, 8211, 8220,8299,9211, 9222, 9223, 9311,9399(Utilities, Emerging Markets and Public Services) 	ALL: 2.30% + \$0.10	ALL: 2.30% + \$0.10
BSL(Base Submission Level) Commercial	<ul style="list-style-type: none"> • Applies to both card present and card not present transactions. • Applies to Commercial transactions not qualifying for the ESL category. 	ALL: 2.70% + \$0.10	ALL: ** 2.85% + \$0.10

Discover 2008-2009 Qualification and Interchange Chart

Discover Assessment Rate	April 2008 Rate	November 2008 Rate
Acquiring Assessment Rate	0.0925%	0.0925%