

MasterCard U.S. Acquirer Interchange Rates

Consumer Interchange – Core Value

Card Type 50 – Card Plan MC

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Core Value Interchange - U.S. Credit					
Standard	75, 85 ,95	2.95% + \$0.10	2.95% + \$0.10	50	1203
Merit I	78, 88, 98	1.89% + \$0.10	1.89% + \$0.10	50	1213
Public Sector	22	1.55% + \$0.10	1.55% + \$0.10	50	1219
Convenience Purchase	23	1.90% + \$0.00	1.90% + \$0.00	50	1221
Merit III Base	70, 80	1.58% + \$0.10	1.58% + \$0.10	50	1223
Utilities	CU	0.00% + \$0.75	0.00% + \$0.65	50	1229
Supermarket Base	71, 81	1.48% + \$0.05	1.48% + \$0.05	50	1251
Warehouse Club Base	91	1.10% + \$0.00	1.10% + \$0.00	50	1253
Service Industries	90	1.15% + \$0.05	1.15% + \$0.05	50	1261
Merit I – Insurance	78, 88, 98	N/A	1.43% + \$0.05	50	1262
Merit I – Real Estate	78, 88, 98	N/A	1.10% + \$0.00	50	1263
Key-Entered	92	1.89% + \$0.10	1.89% + \$0.10	50	1273
Merchant UCAF	24	1.58% + \$0.10	1.58% + \$0.10	50	1276
Full UCAF	79	1.68% + \$0.10	1.68% + \$0.10	50	1278
Petroleum	61	1.90% + \$0.00	1.90% + \$0.00	50	1284
Petroleum Maximum	61	\$0.95	\$0.95	50	1306
Consumer Core Value Interchange Travel & Entertainment – U.S.					

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Premier Travel – Cruise Lines	97	1.58% + \$0.10	1.58% + \$0.10	50	1252
Passenger Transport	93	1.75% + \$0.10	1.75% + \$0.10	50	1254
Premier Travel – Hotel	97	1.58% + \$0.10	1.58% + \$0.10	50	1256
Premier Travel – Car Rental	97	1.58% + \$0.10	1.58% + \$0.10	50	1258
Consumer Core Value Interchange Tiered U.S.					
Merit III – Tier 1	10	1.43% + \$0.10	1.43% + \$0.10	50	1370
Merit III – Tier 2	11	1.48% + \$0.10	1.48% + \$0.10	50	1372
Merit III – Tier 3	12	1.55% + \$0.10	1.55% + \$0.10	50	1374
Supermarket – Tier 1	13	1.27% + \$0.00	1.27% + \$0.00	50	1371
Supermarket – Tier 2	14	1.32% + \$0.00	1.32% + \$0.00	50	1373
Supermarket – Tier 3	15	1.42% + \$0.05	1.42% + \$0.05	50	1375
Warehouse Club – Tier 1	16	0.90% + \$0.00	0.90% + \$0.00	50	1379
Consumer Interchange – International U.S.					
International Standard (ISI)	75, 85, 95	2.14% + \$0.10*	1.69% + \$0.10	50	1204
International Electronic (IEI)	73, 83	1.61% + \$0.00*	1.16% + \$0.00	50	1214
International Electronic Card – U.S. Acquired	74	1.61% + \$0.00*	1.16% + \$0.00	50	1227
International Merchant UCAF	24	1.95% + \$0.10*	1.50% + \$0.10	50	1220
International Full UCAF	79	2.05% + \$0.10*	1.60% + \$0.10	50	1230

* Reflects 0.45% Acquirer Program Support Fee added for U.S. acquirers

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Credit Refund U.S.					
Consumer Credit Refund Group 1	34	2.42% + \$0.00	2.42% + \$0.00	50	1363
Consumer Credit Refund Group 2	35	2.09% + \$0.00	2.09% + \$0.00	50	1364
Consumer Credit Refund Group 3	36	1.95% + \$0.00	1.95% + \$0.00	50	1365
Consumer Credit Refund Group 4	37	1.82% + \$0.00	1.82% + \$0.00	50	1366
Consumer Credit Refund Group 5	38	1.73% + \$0.00	1.73% + \$0.00	50	1367

MasterCard U.S. Acquirer Interchange Rates Consumer Interchange – Enhanced Value

Card Type 55 – Card Plan MCEC

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Enhanced Interchange –U.S. Credit					
Standard	RU	2.95% + \$0.10	2.95% + \$0.10	55	1203
Merit I	RP	2.04% + \$0.10	2.04% + \$0.10	55	1213
Public Sector	RK	1.55% + \$0.10	1.55% + \$0.10	55	1219
Convenience Purchase	RL	1.90% + \$0.00	1.90% + \$0.00	55	1221
Merit III Base	RA	1.73% + \$0.10	1.73% + \$0.10	55	1223
Utilities	RT	0.00% + \$0.75	0.00% + \$0.65	55	1229
Supermarket Base	RE	1.48% + \$0.05	1.48% + \$0.05	55	1251
Warehouse Club Base	RI	1.10% + \$0.00	1.10% + \$0.00	55	1253
Merit I – Insurance	RP	N/A	1.43% + \$0.05	55	1262
Merit I – Real Estate	RP	N/A	1.10% + \$0.00	55	1263
Service Industries	RM	1.15% + \$0.05	1.15% + \$0.05	55	1261
Key-Entered	RQ	2.04% + \$0.10	2.04% + \$0.10	55	1273
Merchant UCAF	RN	1.73% + \$0.10	1.73% + \$0.10	55	1276
Full UCAF	RO	1.83% + \$0.10	1.83% + \$0.10	55	1278
Petroleum	RW	1.90% + \$0.00	1.90% + \$0.00	55	1284
Petroleum Maximum	RW	\$0.95	\$0.95	55	1306
Consumer Enhanced Interchange Travel & Entertainment – U.S.					

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Premier Travel – Cruise Lines	RS	1.90% + \$0.10	1.90% + \$0.10	55	1252
Passenger Transport	RR	1.90% + \$0.10	1.90% + \$0.10	55	1254
Premier Travel – Hotel	RS	1.90% + \$0.10	1.90% + \$0.10	55	1256
Premier Travel – Car Rental	RS	1.90% + \$0.10	1.90% + \$0.10	55	1258
Consumer Enhanced Interchange Tiered U.S.					
Merit III – Tier 1	RB	1.43% + \$0.10	1.43% + \$0.10	55	1370
Merit III – Tier 2	RC	1.48% + \$0.10	1.48% + \$0.10	55	1372
Merit III – Tier 3	RD	1.55% + \$0.10	1.55% + \$0.10	55	1374
Supermarket – Tier 1	RF	1.27% + \$0.00	1.27% + \$0.00	55	1371
Supermarket – Tier 2	RG	1.32% + \$0.00	1.32% + \$0.00	55	1373
Supermarket – Tier 3	RH	1.42% + \$0.05	1.42% + \$0.05	55	1375
Warehouse Club – Tier 1	RJ	0.90% + \$0.00	0.90% + \$0.00	55	1379

MasterCard U.S. Acquirer Interchange Rates Consumer Interchange – Debit Card

Card Type 52 – Card Plan MDBT

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Interchange - U.S. Debit					
Standard	75, 85, 95	1.90% + \$0.25	1.90% + \$0.25	52	1203
Merit I	78, 88, 98	1.64% + \$0.16	1.64% + \$0.16	52	1213
Merit III	70, 80	1.05% + \$0.15	1.05% + \$0.15	52	1223
Utilities	CU	0.00% + \$0.75	0.00% + \$0.45	52	1229
Small Ticket	25	1.55% + \$0.04	1.55% + \$0.04	52	1231
Restaurant	26	1.19% + \$0.10	1.19% + \$0.10	52	1250
Supermarket	71, 81	1.05% + \$0.15 (\$0.35 max)	1.05% + \$0.15 (\$0.35 max)	52	1251
Warehouse Club	91	1.05% + \$0.15 (\$0.35 max)	1.05% + \$0.15 (\$0.35 max)	52	1253
Petroleum – CAT/AFD	27	0.70% + \$0.17 (\$0.95 max)	0.70% + \$0.17 (\$0.95 max)	52	1260
Service Industries	90	1.15% + \$0.05	1.15% + \$0.05	52	1261
Merit I – Real Estate	78, 88, 98	N/A	1.10% + \$0.00	52	1263
Key-Entered	92	1.64% + \$0.16	1.64% + \$0.16	52	1273
Emerging Market	29	0.80% + \$0.25	0.80% + \$0.25	52	1274
Merchant UCAF	24	1.05% + \$0.15	1.05% + \$0.15	52	1276
Full UCAF	79	1.15% + \$0.15	1.15% + \$0.15	52	1278
Petroleum – Service Stations	28	0.70% + \$0.17	0.70% + \$0.17	52	1284

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
		(\$0.95 max)	(\$0.95 max)		
Petroleum Maximum	27, 28	\$0.95	\$0.95	52	1306
Supermarket Maximum	13, 14, 15, 71,81	\$0.35	\$0.35	52	1303
Warehouse Maximum	91	\$0.35	\$0.35	52	1303
Consumer Interchange					
Travel & Entertainment – U.S. Debit					
Premier Travel – Cruise Lines	97	1.36% + \$0.15	1.36% + \$0.15	52	1252
Passenger Transport	93	1.60% + \$0.15	1.60% + \$0.15	52	1254
Premier Travel – Hotel	97	1.36% + \$0.15	1.36% + \$0.15	52	1256
Premier Travel – Car Rental	97	1.36% + \$0.15	1.36% + \$0.15	52	1258
Consumer Interchange – Tiered U.S. Debit					
Merit III – Tier 1	10	0.70% + \$0.15	0.70% + \$0.15	52	1370
Merit III – Tier 2	11	0.83% + \$0.15	0.83% + \$0.15	52	1372
Merit III – Tier 3	12	0.95% + \$0.15	0.95% + \$0.15	52	1374
Supermarket – Tier 1	13	0.70% + \$0.15 (\$0.35 max)	0.70% + \$0.15 (\$0.35 max)	52	1371
Supermarket – Tier 2	14	0.83% + \$0.15 (\$0.35 max)	0.83% + \$0.15 (\$0.35 max)	52	1373
Supermarket – Tier 3	15	0.95% + \$0.15 (\$0.35 max)	0.95% + \$0.15 (\$0.35 max)	52	1375
Warehouse Club – Tier 1	16	0.70% + \$0.15 (\$0.35 max)	0.70% + \$0.15 (\$0.35 max)	52	1379
Warehouse Club – Tier 2	17	0.83% + \$0.15 (\$0.35 max)	0.83% + \$0.15 (\$0.35 max)	52	1373

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Warehouse Club – Tier 3	18	0.95% + \$0.15 (\$0.35 max)	0.95% + \$0.15 (\$0.35 max)	52	1375
Consumer Debit Refund U.S.					
Consumer Debit Refund Group 1	31	1.72% + \$0.00	1.72% + \$0.00	52	1360
Consumer Debit Refund Group 2	32	1.68% + \$0.00	1.68% + \$0.00	52	1361
Consumer Debit Refund Group 3	33	1.40% + \$0.00	1.40% + \$0.00	52	1362

MasterCard U.S. Acquirer Interchange Rates

Consumer Interchange – World

Card Type 53 – Card Plan MCWC

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Interchange – World U.S.					
World Standard	01	2.95% + \$0.10	2.95% + \$0.10	53	1203
World Merit I	02	2.05% + \$0.10	2.05% + \$0.10	53	1213
World Public Sector	56	1.55% + \$0.10	1.55% + \$0.10	53	1219
World Convenience Purchase	06	2.00% + \$0.00	2.00% + \$0.00	53	1221
World Merit III Base	04	1.73% + \$0.10	1.73% + \$0.10	53	1223
World Utilities	CW	0.00% + \$0.75	0.00% + \$0.65	53	1229
World Restaurant	58	1.73% + \$0.10	1.73% + \$0.10	53	1250
World Supermarket Base	07	1.58% + \$0.05	1.58% + \$0.05	53	1251
World Warehouse Club Base	09	1.10% + \$0.00	1.10% + \$0.00	53	1253
World Service Industries	55	1.15% + \$0.05	1.15% + \$0.05	53	1261
World Merit I – Insurance	02	N/A	1.43% + \$0.05	53	1262
World Merit I – Real Estate	02	N/A	1.10% + \$0.00	53	1263
World Key-Entered	03	2.05% + \$0.10	2.05% + \$0.10	53	1273
World Merchant UCAF	52	1.73% + \$0.10	1.73% + \$0.10	53	1276
World Full UCAF	53	1.83% + \$0.10	1.83% + \$0.10	53	1278
World Petroleum	45	2.00% + \$0.00	2.00% + \$0.00	53	1284
World Petroleum Maximum	45	\$0.95	\$0.95	53	1306
Consumer Interchange – World Travel & Entertainment U.S.					

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
World T&E	96	2.30% + \$0.10	2.30% + \$0.10	53	1287
Consumer Interchange – World Tiered U.S.					
World Merit III – Tier 1	05	1.53% + \$0.10	1.53% + \$0.10	53	1370
World Merit III – Tier 2	19	1.58% + \$0.10	1.58% + \$0.10	53	1372
World Merit III – Tier 3	30	1.65% + \$0.10	1.65% + \$0.10	53	1374
World Supermarket – Tier 1	08	1.37% + \$0.00	1.37% + \$0.00	53	1371
World Supermarket – Tier 2	77	1.42% + \$0.00	1.42% + \$0.00	53	1373
World Supermarket – Tier 3	64	1.52% + \$0.05	1.52% + \$0.05	53	1375
World Warehouse – Tier 1	54	0.90% + \$0.00	0.90% + \$0.00	53	1379

MasterCard U.S. Acquirer Interchange Rates Consumer Interchange – World Elite

Card Type 54 – Card Plan MWEL

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Interchange – World Elite U.S.					
World Elite Standard	WA	3.25% + \$0.10	3.25% + \$0.10	54	1203
World Elite Merit I	WB	2.50% + \$0.10	2.50% + \$0.10	54	1213
World Elite Public Sector	WP	1.55% + \$0.10	1.55% + \$0.10	54	1219
World Elite Convenience Purchase	WH	2.00% + \$0.00	2.00% + \$0.00	54	1221
World Elite Merit III Base	WD	2.20% + \$0.10	2.20% + \$0.10	54	1223
World Elite Utilities	WV	0.00% + \$0.75	0.00% + \$0.75	54	1229
World Elite Restaurant	WQ	1.73% + \$0.10	1.73% + \$0.10	54	1250
World Elite Supermarket Base	WI	1.90% + \$0.05	1.90% + \$0.05	54	1251
World Elite Warehouse Club Base	WM	1.10% + \$0.00	1.10% + \$0.00	54	1253
World Elite Service Industries	WO	1.15% + \$0.05	1.15% + \$0.05	54	1261
World Elite Merit I – Insurance	WB	N/A	2.20% + \$0.10	54	1262
World Elite Merit I – Real Estate	WB	N/A	2.20% + \$0.10	54	1263
World Elite Key-Entered	WC	2.50% + \$0.10	2.50% + \$0.10	54	1273
World Elite Merchant UCAF	WS	2.20% + \$0.10	2.20% + \$0.10	54	1276
World Elite Full UCAF	WT	2.30% + \$0.10	2.30% + \$0.10	54	1278
World Elite Petroleum	WX	2.00% + \$0.00	2.00% + \$0.00	54	1284
World Petroleum Maximum	WX	\$0.95	\$0.95	54	1306
Consumer Interchange - World Elite					

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Travel & Entertainment U.S.					
World Elite T&E Large Ticket (>\$2,500)	WZ	2.00% + \$0.00	2.00% + \$0.00	54	1286
World Elite T&E	WR	2.75% + \$0.10	2.75% + \$0.10	54	1287
World Elite Airline	WU	2.30% + \$0.10	2.30% + \$0.10	54	1342
Consumer Interchange - World Elite Tiered U.S.					
World Elite Merit III – Tier 1	WE	1.53% + \$0.10	1.53% + \$0.10	54	1370
World Elite Merit III – Tier 2	WF	1.58% + \$0.10	1.58% + \$0.10	54	1372
World Elite Merit III – Tier 3	WG	1.65% + \$0.10	1.65% + \$0.10	54	1374
World Elite Supermarket – Tier 1	WJ	1.37% + \$0.00	1.37% + \$0.00	54	1371
World Elite Supermarket – Tier 2	WK	1.42% + \$0.00	1.42% + \$0.00	54	1373
World Elite Supermarket – Tier 3	WL	1.52% + \$0.05	1.52% + \$0.05	54	1375
World Elite Warehouse – Tier 1	WN	0.90% + \$0.00	0.90% + \$0.00	54	1379

MasterCard U.S. Acquirer Interchange Rates Commercial Interchange

Card Type 51 – Card Plan MCBS

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – U.S.					
Commercial Standard	65	2.95% + \$0.10	2.95% + \$0.10	51	1203
Commercial Data Rate I	68	2.65% + \$0.10	2.65% + \$0.10	51	1281
Corporate Data Rate II	67	2.05% + \$0.10	2.05% + \$0.10	51	1282
Business Data Rate II	67	2.32% + \$0.10	2.32% + \$0.10	51	1322
Fleet Data Rate II	67	2.45% + \$0.10	2.45% + \$0.10	51	1323
Purchasing Data Rate II	67	2.33% + \$0.10	2.33% + \$0.10	51	1324
Commercial Data Rate II Petroleum	67	2.05% + \$0.00	2.05% + \$0.00	51	1325
Commercial Data Rate III	66	1.75% + \$0.00	1.75% + \$0.00	51	1283
Corporate Face-to-Face	60	2.05% + \$0.10	2.05% + \$0.10	51	1285
Business Face-to-Face	60	2.32% + \$0.10	2.32% + \$0.10	51	1326
Fleet Face-to-Face	60	2.45% + \$0.10	2.45% + \$0.10	51	1327
Purchasing Face-to-Face	60	2.33% + \$0.10	2.33% + \$0.10	51	1328
Commercial Face-to-Face Petroleum	60	2.05% + \$0.00	2.05% + \$0.00	51	1329
Commercial Large Ticket 1	62	1.20% + \$40.00	1.20% + \$40.00	51	1286
Commercial Large Ticket 2	94	1.20% + \$40.00	1.20% + \$40.00	51	1225
Commercial Large Ticket 3	99	1.20% + \$40.00	1.20% + \$40.00	51	1255
Commercial Warehouse Club	91	1.10% + \$0.00	1.10% + \$0.00	51	1253

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – Travel & Entertainment U.S.					
Commercial T&E I	76, 86	2.35% + \$0.00	2.35% + \$0.00	51	1223
Commercial T&E Rate II	69	2.20% + \$0.10	2.20% + \$0.10	51	1232
Commercial T&E Rate III	89	2.15% + \$0.10	2.15% + \$0.10	51	1235
Commercial Interchange – Tiered U.S.					
Commercial Warehouse Club Tier 1	16	0.90% + \$0.00	0.90% + \$0.00	51	1379
Commercial Interchange – International U.S. Acquired					
Commercial Standard	61	2.30% + \$0.00*	1.85% + \$0.00	51	1204
Commercial Purchasing	63	2.30% + \$0.00*	1.85% + \$0.00	51	1214
Commercial Electronic Card	47	2.30% + \$0.00*	1.85% + \$0.00	51	1227
Commercial Purchasing-Data Rate II	67	1.55% + \$0.00	1.55% + \$0.00	51	1224
Commercial Purchasing-Large Ticket	62	0.75% + \$US 30.00	0.75% + \$US 30.00	51	1234
Commercial Refund U.S.					
Commercial Refund Group 1	39	2.37% + \$0.00	2.37% + \$0.00	51	1363
Commercial Refund Group 2	40	2.30% + \$0.00	2.30% + \$0.00	51	1364
Commercial Refund Group 3	41	2.21% + \$0.00	2.21% + \$0.00	51	1365
Commercial Refund Group 4	42	2.16% + \$0.00	2.16% + \$0.00	51	1366

* Reflects 0.45% Acquirer Program Support Fee added for U.S. acquirers

MasterCard U.S. Acquirer Interchange Rates Commercial Interchange – World Business

Card Type 56 – Card Plan MCBW

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – World Business U.S.					
World Business Standard	65	2.95% + \$0.10	2.95% + \$0.10	56	1203
World Business Data Rate I	68	2.65% + \$0.10	2.65% + \$0.10	56	1281
World Business Data Rate II	67	2.32% + \$0.10	2.32% + \$0.10	56	1282
World Business Data Rate II Petroleum	67	2.20% + \$0.00	2.20% + \$0.00	56	1325
World Business Data Rate III	66	1.75% + \$0.00	1.75% + \$0.00	56	1283
World Business Face-to-Face	60	2.32% + \$0.10	2.32% + \$0.10	56	1285
World Business Face-to-Face Petroleum	60	2.20% + \$0.00	2.20% + \$0.00	56	1329
World Business Large Ticket 1	62	1.35% + \$40.00	1.35% + \$40.00	56	1286
World Business Large Ticket 2	94	1.35% + \$40.00	1.35% + \$40.00	56	1225
World Business Large Ticket 3	99	1.35% + \$40.00	1.35% + \$40.00	56	1255
World Business Warehouse	91	1.10% + \$0.00	1.10% + \$0.00	56	1253
Commercial Interchange – World Business – Travel & Entertainment U.S.					
World Business T&E I	76, 86	2.50% + \$0.00	2.50% + \$0.00	56	1223
World Business T&E Rate II	69	2.35% + \$0.10	2.35% + \$0.10	56	1232
World Business T&E Rate III	89	2.30% + \$0.10	2.30% + \$0.10	56	1235

Interchange Rates**Effective April 4, 2008**

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – World Business – Tiered U.S.					
World Business Warehouse Club Tier 1	16	0.90% + \$0.00	0.90% + \$0.00	56	1379

MasterCard U.S. Acquirer Interchange Rates Commercial Interchange – World Elite Business

Card Type 57 – Card Plan MBWE

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – World Elite Business U.S.					
World Elite Business Standard	65	2.95% + \$0.10	2.95% + \$0.10	57	1203
World Elite Business Data Rate I	68	2.65% + \$0.10	2.65% + \$0.10	57	1281
World Elite Business Data Rate II	67	2.32% + \$0.10	2.32% + \$0.10	57	1282
World Elite Business Data Rate II Petroleum	67	2.20% + \$0.00	2.20% + \$0.00	57	1325
World Elite Business Data Rate III	66	1.75% + \$0.00	1.75% + \$0.00	57	1283
World Elite Business Face-to-Face	60	2.32% + \$0.10	2.32% + \$0.10	57	1285
World Elite Business Face-to-Face Petroleum	60	2.20% + \$0.00	2.20% + \$0.00	57	1329
World Elite Business Large Ticket 1	62	1.35% + \$40.00	1.35% + \$40.00	57	1286
World Elite Business Large Ticket 2	94	1.35% + \$40.00	1.35% + \$40.00	57	1225
World Elite Business Large Ticket 3	99	1.35% + \$40.00	1.35% + \$40.00	57	1255
World Elite Business Warehouse	91	1.10% + \$0.00	1.10% + \$0.00	57	1253
Commercial Interchange – World Elite Business – Travel & Entertainment U.S.					
World Elite Business T&E I	76, 86	2.50% + \$0.00	2.50% + \$0.00	57	1223
World Elite Business T&E Rate II	69	2.35% + \$0.10	2.35% + \$0.10	57	1232
World Elite Business T&E Rate III	89	2.30% + \$0.10	2.30% + \$0.10	57	1235
Commercial Interchange – World Elite					

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Business – Tiered U.S.					
World Elite Business Warehouse Club Tier 1	16	0.90% + \$0.00	0.90% + \$0.00	57	1379

MasterCard U.S. Acquirer Interchange Rates Commercial Interchange – World Corporate

Card Type 58 – Card Plan MCCW

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – World Corporate U.S.					
World Corporate Standard	65	2.95% + \$0.10	2.95% + \$0.10	58	1203
World Corporate Data Rate I	68	2.65% + \$0.10	2.65% + \$0.10	58	1281
World Corporate Data Rate II	67	2.05% + \$0.10	2.05% + \$0.10	58	1282
World Corporate Data Rate II Petroleum	67	2.05% + \$0.00	2.05% + \$0.00	58	1325
World Corporate Data Rate III	66	1.75% + \$0.00	1.75% + \$0.00	58	1283
World Corporate Face-to-Face	60	2.05% + \$0.10	2.05% + \$0.10	58	1285
World Corporate Face-to-Face Petroleum	60	2.05% + \$0.00	2.05% + \$0.00	58	1329
World Corporate Large Ticket 1	62	1.20% + \$40.00	1.20% + \$40.00	58	1286
World Corporate Large Ticket 2	94	1.20% + \$40.00	1.20% + \$40.00	58	1225
World Corporate Large Ticket 3	99	1.20% + \$40.00	1.20% + \$40.00	58	1255
World Corporate Warehouse	91	1.10% + \$0.00	1.10% + \$0.00	58	1253
Commercial Interchange – World Corporate – Travel & Entertainment U.S.					
World Corporate T&E I	76, 86	2.35% + \$0.00	2.35% + \$0.00	58	1223

Interchange Rates
Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
World Corporate T&E Rate II	69	2.20% + \$0.10	2.20% + \$0.10	58	1232
World Corporate T&E Rate III	89	2.15% + \$0.10	2.15% + \$0.10	58	1235
Commercial Interchange – World Corporate – Tiered U.S.					
World Corporate Warehouse Club Tier 1	16	0.90% + \$0.00	0.90% + \$0.00	58	1379

**MasterCard U.S. Acquirer Interchange Rates
Commercial Interchange – World Elite Corporate**
Card Type 59 – Card Plan MCWE

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – World Elite Corporate U.S.					
World Elite Corporate Standard	65	2.95% + \$0.10	2.95% + \$0.10	59	1203
World Elite Corporate Data Rate I	68	2.65% + \$0.10	2.65% + \$0.10	59	1281
World Elite Corporate Data Rate II	67	2.05% + \$0.10	2.05% + \$0.10	59	1282
World Elite Corporate Data Rate II Petroleum	67	2.05% + \$0.00	2.05% + \$0.00	59	1325
World Elite Corporate Data Rate III	66	1.75% + \$0.00	1.75% + \$0.00	59	1283
World Elite Corporate Face-to-Face	60	2.05% + \$0.10	2.05% + \$0.10	59	1285
World Elite Corporate Face-to-Face Petroleum	60	2.05% + \$0.00	2.05% + \$0.00	59	1329
World Elite Corporate Large Ticket 1	62	1.20% + \$40.00	1.20% + \$40.00	59	1286

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
World Elite Corporate Large Ticket 2	94	1.20% + \$40.00	1.20% + \$40.00	59	1225
World Elite Corporate Large Ticket 3	99	1.20% + \$40.00	1.20% + \$40.00	59	1255
World Elite Corporate Warehouse	91	1.10% + \$0.00	1.10% + \$0.00	59	1253
Commercial Interchange – World Elite Corporate – Travel & Entertainment U.S.					
World Elite Corporate T&E I	76, 86	2.35% + \$0.00	2.35% + \$0.00	59	1223
World Elite Corporate T&E Rate II	69	2.20% + \$0.10	2.20% + \$0.10	59	1232
World Elite Corporate T&E Rate III	89	2.15% + \$0.10	2.15% + \$0.10	59	1235
Commercial Interchange – World Elite Corporate – Tiered U.S.					
World Elite Corporate Warehouse Club Tier 1	16	0.90% + \$0.00	0.90% + \$0.00	59	1379

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CASH ADVANCE					
Intracountry Cash		(\$2.05)	(\$2.05)		1103
International Cash		(0.09% + \$3.60)	(0.09% + \$3.60)		1104

MasterCard Non – U. S. Acquirer Interchange Rates

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
NON U.S. ACQUIRER CONSUMER					
International Standard	75, 85, 95	1.69% + \$0.10 US	1.69% + \$0.10 US	50	1206
International Electronic	73, 83	1.16% + \$0.00	1.16% + \$0.00	50	1217
International Electronic Card	74	1.16% + \$0.00	1.16% + \$0.00	50	1228
International Merchant UCAF	24	1.50% + \$0.10 US	1.50% + \$0.10 US	50	1279
International Full UCAF	79	1.60% + \$0.10 US	1.60% + \$0.10 US	50	1280
International Diners Standard	D2	2.50% + \$0.00	2.50% + \$0.00	50	1236
International Diners Electronic	D1	2.00% + \$0.00	2.00% + \$0.00	50	1237

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
NON U.S. ACQUIRER COMMERCIAL					
International Commercial Standard	61	1.85% + \$0.00	1.85% + \$0.00	51	1206
International Commercial Purchasing	63	1.85% + \$0.00	1.85% + \$0.00	51	1217
International Commercial Electronic Card	47	1.85% + \$0.00	1.85% + \$0.00	51	1228
Commercial Purchasing-Data Rate II	67	1.55% + \$0.00	1.55% + \$0.00	51	1224
Commercial Purchasing-Large Ticket	62	0.75% + \$US 30.00	0.75% + \$US 30.00	51	1234

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CANADIAN REGION DOMESTIC					
Cash Advance		(\$6.50 CAD)	(\$6.50 CAD)		1102
Canadian Intracountry Rate 2 Standard	70	\$0.05 CAD	\$0.05 CAD	50	1200

Interchange Rates

Effective April 4, 2008

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Minimum Fee					
Canadian Intracountry Rate 2 Standard	70	1.70% - \$0.25 CAD	1.70% - \$0.25 CAD	50	1202
Canadian Intracountry Rate 1 Purchasing Minimum Fee	40	\$0.10 CAD	\$0.10 CAD	51	1200
Canadian Intracountry Rate 1 Purchasing	40	2.00% - \$0.15 CAD	2.00% - \$0.15 CAD	51	1202
Canadian Intracountry Rate 1 Purchasing Enhanced Value Minimum Fee	40	\$0.10 CAD	\$0.10 CAD	55	1200
Canadian Intracountry Rate 1 Purchasing Enhanced Value	40	2.00% - \$0.15 CAD	2.00% - \$0.15 CAD	55	1202

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
PUERTO RICO DOMESTIC					
Standard	75, 85, 95	1.16% + \$0.00	1.16% + \$0.00	50	1215
Electronic	73, 83	1.16% + \$0.00	1.16% + \$0.00	50	1216
World/Black cards	PS	1.85% + \$0.00	1.85% + \$0.00	50	1211
Commercial	61, 62, 63, 67	1.85% + \$0.00	1.85% + \$0.00	51	1218

Interchange Description	IRD	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
LATIN AMERICA CHIP					
Acquirer Chip Incentive	34	1.06% + \$0.00	1.06% + \$0.00	50	1240
Issuer Chip Incentive	33	1.26% + \$0.00	1.26% + \$0.00	50	1241

Visa U.S. Acquirer Interchange Rates Consumer Credit

Card Type 40 – Card Plan VISA

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Interchange – U.S. Credit					
Standard	101	2.70% + \$0.10	2.70% + \$0.10	40	1203
Electronic Interchange Rate (EIRF)	141	2.30% + \$0.10	2.30% + \$0.10	40	1213
CPS/Small Ticket	179	1.65% + \$0.04	1.65% + \$0.04	40	1231
CPS/Restaurant	217	1.54% + \$0.10	1.54% + \$0.10	40	1250
CPS/Supermarket	102	1.24% + \$0.05	1.24% + \$0.05	40	1251
CPS/Automated Fuel Dispenser	134	1.50% + \$0.05	1.50% + \$0.05	40	1260
CPS/Card Not Present	133	1.85% + \$0.10	1.85% + \$0.10	40	1262
CPS/Retail	106	1.54% + \$0.10	1.54% + \$0.10	40	1263
CPS/Account Funding	159	2.14% + \$0.10	2.14% + \$0.10	40	1270
CPS/Retail Key Entry	152	1.85% + \$0.10	1.85% + \$0.10	40	1272
CPS/Retail 2 (Dev Mkts-qual for CPS/Retail 2)	143	1.43% + \$0.05	1.43% + \$0.05	40	1273
CPS/Retail 2 – Developing Markets (Dev Mkts-qual for any other CPS program)	143	1.43% + \$0.05	1.43% + \$0.05	40	1274
CPS/Utility	UTC	0.00% + \$0.75	0.00% + \$0.75	40	1229
CPS/Rewards 1	219	1.65% + \$0.10	1.65% + \$0.10	40	1351
CPS/Rewards 2	220	1.90% + \$0.10	1.90% + \$0.10	40	1352
CPS/Rewards 2 MOTO E-commerce	220	1.90% + \$0.10	1.90% + \$0.10	40	1353
CPS/Retail Service Station	218	1.43% + \$0.10	1.43% + \$0.10	40	1284

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CPS/Electronic Commerce – Basic	158	1.85% + \$0.10	1.85% + \$0.10	40	1290
CPS/Electronic Commerce – Preferred	162	1.80% + \$0.10	1.80% + \$0.10	40	1291
Consumer Travel & Entertainment U.S.					
U.S. Consumer Interregional Airline	174	1.10% + \$0.00	1.10% + \$0.00	40	1210
U.S. Infinite/ Signature Interregional Airline	178/227	1.80% + \$0.00	1.80% + \$0.00	40	1212
CPS/Passenger Transport	103	1.75% + \$0.10	1.75% + \$0.10	40	1254
CPS/Hotel (Card Not Present)	115	1.58% + \$0.10	1.58% + \$0.10	40	1256
CPS/Hotel (Card Present)	132	1.58% + \$0.10	1.58% + \$0.10	40	1257
CPS/Car Rental (Card Not Present)	115	1.58% + \$0.10	1.58% + \$0.10	40	1258
CPS/Car Rental (Card Present)	132	1.58% + \$0.10	1.58% + \$0.10	40	1259
Signature Card – Standard	101	2.70% + \$0.10	2.70% + \$0.10	40	1288
Signature Card – Electronic	141	2.30% + \$0.10	2.30% + \$0.10	40	1289
CPS/ Electronic Commerce Preferred- Passenger Transport	168	1.75% + \$0.10	1.75% + \$0.10	40	1292
CPS/ Electronic Commerce Preferred- Hotel	169	1.58% + \$0.10	1.58% + \$0.10	40	1293
CPS/ Electronic Commerce Preferred- Car Rental	169	1.58% + \$0.10	1.58% + \$0.10	40	1294
Consumer Interchange – International					
International Merchant – Standard	104	1.60% + \$0.00	1.60% + \$0.00	40	1236
International Merchant – Electronic	135	1.10% + \$0.00	1.10% + \$0.00	40	1237
International Merchant – Infinite / Signature Card	228	1.80% + \$0.00	1.80% + \$0.00	40	1235
Consumer Interchange – Tiered					

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CPS/Retail Tier 1	RCT	1.43% + \$0.10	1.43% + \$0.10	40	1370
CPS/Retail Tier 2	RCT	1.47% + \$0.10	1.47% + \$0.10	40	1372
CPS/Retail Tier 3	RCT	1.51% + \$0.10	1.51% + \$0.10	40	1374
Supermarket Credit Card - Tier 1	SCT	1.15% + \$0.05	1.15% + \$0.05	40	1371
Supermarket Credit Card – Tier 2	SCT	1.20% + \$0.05	1.20% + \$0.05	40	1373
Supermarket Credit Card – Tier 3	SCT	1.22% + \$0.05	1.22% + \$0.05	40	1375
Consumer Credit Voucher					
MOTO/ E-Commerce	164	2.04% + \$0.00	2.05% + \$0.00	40	1360
Passenger Transport	165	2.06% + \$0.00	2.07% + \$0.00	40	1361
Non-Passenger Transport	166	1.73% + \$0.00	1.76% + \$0.00	40	1362

Visa U.S. Acquirer Interchange Rates Consumer Debit Card

Card Type 42 – Card Plan VDBT

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Consumer Interchange – U.S. Debit					
Standard	196	1.90% + \$0.25	1.90% + \$0.25	42	1203
Electronic Interchange Rate (EIRF)	195	1.75% + \$0.20	1.75% + \$0.20	42	1213
CPS/Small Ticket	214	1.55% + \$0.04	1.55% + \$0.04	42	1231
CPS/Restaurant	215	1.19% + \$0.10	1.19% + \$0.10	42	1250
CPS/Automated Fuel Dispenser –check	184	0.70% + \$0.17	0.70% + \$0.17	42	1260
CPS/Card Not Present	183	1.60% + \$0.15	1.60% + \$0.15	42	1262
CPS/Account Funding	185	1.75% + \$0.20	1.75% + \$0.20	42	1270
CPS/Retail Key Entry	182	1.60% + \$0.15	1.60% + \$0.15	42	1272
CPS/Retail 2 (Dev Mkts-qual for CPS/Retail 2)	193	0.80% + \$0.25	0.80% + \$0.25	42	1273
CPS/Retail 2 – Developing Markets (Dev Mkts-qual for any other CPS program)	193	0.80% + \$0.25	0.80% + \$0.25	42	1274
CPS/Utility Program	UTD	0.00% + \$0.75	0.00% + \$0.75	42	1229
CPS/Supermarket	180	1.03% + \$0.15, (\$0.35 max)	1.03% + \$0.15, (\$0.35 max)	42	1275
CPS/Retail	210	1.03% + \$0.15	1.03% + \$0.15	42	1277
CPS/Retail Service Station	216	0.70% + \$0.17	0.70% + \$0.17	42	1284
CPS/Electronic Commerce – Basic	186	1.60% + \$0.15	1.60% + \$0.15	42	1290
CPS/Electronic Commerce – Preferred	187	1.55% + \$0.15	1.55% + \$0.15	42	1291

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CPS/Supermarket Debit Maximum	SDT	\$0.35	\$0.35	42	1303
Travel & Entertainment – U.S. Debit					
CPS/Passenger Transport	191	1.60% + \$0.15	1.60% + \$0.15	42	1254
CPS/Hotel (Card Not Present)	189	1.36% + \$0.15	1.36% + \$0.15	42	1256
CPS/Hotel (Card Present)	188	1.36% + \$0.15	1.36% + \$0.15	42	1257
CPS/Car Rental (Card Not Present)	189	1.36% + \$0.15	1.36% + \$0.15	42	1258
CPS/Car Rental (Card Present)	188	1.36% + \$0.15	1.36% + \$0.15	42	1259
CPS/ Electronic Commerce Preferred-Passenger Transport	192	1.60% + \$0.15	1.60% + \$0.15	42	1292
CPS/ Electronic Commerce Preferred-Hotel	190	1.36% + \$0.15	1.36% + \$0.15	42	1293
CPS/ Electronic Commerce Preferred-Car Rental	190	1.36% + \$0.15	1.36% + \$0.15	42	1294
Tiered Interchange – U.S. Debit					
CPS/Retail Debit Tier 1	RDT	0.62% + \$0.13	0.62% + \$0.13	42	1370
CPS/Retail Debit Tier 2	RDT	0.81% + \$0.13	0.81% + \$0.13	42	1372
CPS/Retail Debit Tier 3	RDT	0.92% + \$0.15	0.92% + \$0.15	42	1374
CPS/Supermarket Debit Tier 1	SDT	0.62% + \$0.13 \$0.35 Cap	0.62% + \$0.13 \$0.35 Cap	42	1371
CPS/Supermarket Debit Tier 2	SDT	0.81% + \$0.13 \$0.35 Cap	0.81% + \$0.13 \$0.35 Cap	42	1373

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CPS/Supermarket Debit Tier 3	SDT	0.92% + \$0.15 \$0.35 Cap	0.92% + \$0.15 \$0.35 Cap	42	1375
CPS/Supermarket Debit Maximum Tier 1, 2, 3	SDT	\$0.35	\$0.35	42	1303
Consumer Credit Voucher – Debit					
MOTO/ E-Commerce	199	1.87% + \$0.00	1.87% + \$0.00	42	1360
Passenger Transport	165	2.06% + \$0.00	2.07% + \$0.00	42	1361
Non-Passenger Transport	198	1.31% + \$0.00	1.31% + \$0.00	42	1362

Visa U.S. Acquirer Interchange Rates Commercial Interchange

Card Type 41 – Card Plan VIBS

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Commercial Interchange – U.S.					
Commercial Standard	109	2.70% + \$0.10	2.70% + \$0.10	41	1205
Corporate Electronic	113	2.20% + \$0.10	2.20% + \$0.10	41	1223
Business Card Electronic	112	2.40% + \$0.10	2.40% + \$0.10	41	1232
Purchasing Card Electronic	114	2.45% + \$0.10	2.45% + \$0.10	41	1233
GSA Purchase Card Large Ticket	147	0.95% + \$35.00	0.95% + \$35.00	41	1225
Corporate Card Non-Travel Service Level 2 Data	171	2.00% + \$0.10	2.00% + \$0.10	41	1226
Business and Purchasing Card Non-Travel Service Level 2 Data	170/172	2.00% + \$0.10	2.00% + \$0.10	41	1282
Purchasing Card Non-Travel Service Level 3 Data	173	1.80% + \$0.10	1.80% + \$0.10	41	1227
Purchasing Card Electronic with Level 3 Data	239	2.45% + \$0.10	2.45% + \$0.10	41	1320
GSA Large Ticket > \$8750.00	154	1.35% + \$0.00	1.35% + \$0.00	41	1255
U.S. Purchase Card Emerging Mkt Large Ticket	156	0.95% + \$35.00	0.95% + \$35.00	41	1268
Business Card—Card not Present	231	2.25% + \$0.10	2.25% + \$0.10	41	1315
Corporate Card—Card not Present	234	2.20% + \$0.10	2.20% + \$0.10	41	1316
Purchasing Card—Card not Present	237	2.40% + \$0.10	2.40% + \$0.10	41	1317
Business Card— Retail	232/235/238	2.20% + \$0.10	2.20% + \$0.10	41	1318

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Corporate Card— Retail	232/235/238	2.20% + \$0.10	2.20% + \$0.10	41	1318
Purchasing Card— Retail	232/235/238	2.20% + \$0.10	2.20% + \$0.10	41	1318
Business Card – Business-to-Business	230/233/236	2.10% + \$0.10	2.10% + \$0.10	41	1319
Corporate Card – Business-to-Business	230/233/236	2.10% + \$0.10	2.10% + \$0.10	41	1319
Purchasing Card – Business-to-Business	230/233/236	2.10% + \$0.10	2.10% + \$0.10	41	1319
Business Card – Utility	UBC	0.00% + \$1.50	0.00% + \$1.50	41	1229
Commercial Interchange – International					
International Merchant – Commercial	136	1.80% + \$0.00	1.80% + \$0.00	41	1238
International Merchant Purchasing Card	157	0.95% + \$35.00	0.95% + \$35.00	41	1269
Emerging Market Large Ticket					
Commercial Interchange - Travel & Entertainment U.S.					
U.S. Commercial Interregional Airline	176	1.80% + \$0.00	1.80% + \$0.00	41	1210
Commercial Credit Voucher					
Passenger Transport	165	2.06% + \$0.00	2.07% + \$0.00	41	1361
Non-Passenger Transport	166	2.24% + \$0.00	2.24% + \$0.00	41	1362

Visa U.S. Acquirer Interchange Rates Commercial Interchange – Signature Preferred Card

Card Type 43

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Signature Preferred Standard	240	2.70% + \$0.10	2.70% + \$0.10	43	1205
Signature Preferred Electronic	241	2.20% + \$0.10	2.30% + \$0.10	43	1223
Signature Preferred CNP	242	2.20% + \$0.10	2.30% + \$0.10	43	1316
Signature Preferred Retail	243	2.20% + \$0.10	2.10% + \$0.10	43	1318
Signature Preferred B2B	244	2.10% + \$0.10	2.10% + \$0.10	43	1319
Signature Preferred Utility	UTC	0.00% + \$0.75	0.00% + \$0.75	43	1229
Signature Preferred Int'l Merchant	245	1.80% + \$0.00	1.80% + \$0.00	43	1238
Signature Preferred Credit Voucher – MOTO/E-commerce	164	N/A	2.05% + \$0.00	43	1360
Signature Preferred Credit Voucher – Passenger Transport	165	2.06% + \$0.00	2.07% + \$0.00	43	1361
Signature Preferred Credit Voucher – Non-Passenger Transport	166	2.24% + \$0.00	1.76% + \$0.00	43	1362

Interchange Rates**Effective April 4, 2008**

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CASH ADVANCE					
Cash Standard	N/A	(0.18% + \$1.50)	(0.18% + \$1.50)		1103
Cash Advance International	N/A	(0.33% + \$1.75)	(0.33% + \$1.75)		1104
Cash Electronic	N/A	(\$0.50)	(\$0.50)		1110

Visa U.S. and Non-U.S. Acquirer Interchange Rates Interregional / LAC Interchange

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
INTERREGIONAL/LAC REGION					
Interregional Merchant – Acquirer Chip Fee	915/921	1.00% + \$0.00	1.00% + \$0.00	40	1240
Interregional Merchant – Issuer Chip Fee	917/922	1.20% + \$0.00	1.20% + \$0.00	40	1241
Electronic Commerce Merchant Rate	918/932	1.44% + \$0.00	1.44% + \$0.00	40	1242
Secure Electronic Commerce Rate	919/933	1.44% + \$0.00	1.44% + \$0.00	40	1244
Interregional Airline Fee	920/934	1.10% + \$0.00	1.10% + \$0.00	40	1245
Interregional Airline Acquirer Chip Fee	916/935	1.00% + \$0.00	1.00% + \$0.00	40	1246
Interregional Merchant – Standard	901/936	1.60% + \$0.00	1.60% + \$0.00	40	1247
Interregional Merchant – Electronic	903/931	1.10% + \$0.00	1.10% + \$0.00	40	1248
Interregional Merchant – Commercial	905	1.80% + \$0.00	1.80% + \$0.00	41	1249
Interregional Merchant – Signature Preferred	946	1.80% + \$0.00	1.80% + \$0.00	43	1249
Interregional Infinite/Signature Card	904/937	1.80% + \$0.00	1.80% + \$0.00	40	1239
Interregional Chip Full Data	938/939	1.00% + \$0.00	1.00% + \$0.00	40	1264
Interregional Airline Chip Full Data	940/941	1.00% + \$0.00	1.00% + \$0.00	40	1265
Interregional Chip Full Data with PIN	942/943	0.95% + \$0.00	0.95% + \$0.00	40	1266
Interregional Airline Chip Full Data with PIN	944/945	0.95% + \$0.00	0.95% + \$0.00	40	1267

Visa Non-U. S. Acquirer Interchange Rates

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
CANADIAN REGION DOMESTIC					
Cash Advance	N/A	(\$1.55) CAD	(\$1.55) CAD		1102
Consumer Credit - Card Plan VISA					
Standard	S01, S02	1.75% - \$0.25	1.65% + \$0.00	40	1202
Chip	C02, C03	1.65% - \$0.25	1.55% + \$0.00	40	1280
NSR	301, 302	1.75% - \$0.25	1.65% + \$0.00	40	1208
Non-Chip Electronic	E01, E02	N/A	1.54% + \$0.00	40	1330
Chip Electronic	E13, E14	N/A	1.44% + \$0.00	40	1331
Recurring Payment	R01, R02	N/A	1.40% + \$0.00	40	1332
Chip Industry 1	I25, I26	N/A	1.11% + \$0.00	40	1333
Chip Industry 2	I27, I28	N/A	1.26% + \$0.00	40	1334
Industry 1	I01, I02	N/A	1.21% + \$0.00	40	1335
Industry 2	I03, I04	N/A	1.36% + \$0.00	40	1336
Chip Tier 1	P37, P38	N/A	1.30% + \$0.00	40	1337
Chip Tier 2	P39, P40	N/A	1.35% + \$0.00	40	1338
Tier 1	P08, P07	N/A	1.40% + \$0.00	40	1339
Tier 2	P10, P09	N/A	1.45% + \$0.00	40	1340
Consumer Debit – Card Plan VDBT					
Standard	S09, S11	1.00% - \$0.10	TBD	42	1202
Chip	C10, C12	0.90% - \$0.10	TBD	42	1280
NSR	309, 311	1.00% - \$0.10	TBD	42	1208
Non-Chip Electronic	E09, E10	N/A	TBD	42	1330
Chip Electronic	E21, E22	N/A	TBD	42	1331

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Recurring Payment	R09, R10	N/A	TBD	42	1332
Chip Industry 1	I41, I42	N/A	TBD	42	1333
Chip Industry 2	I43, I44	N/A	TBD	42	1334
Industry 1	I17, I18	N/A	TBD	42	1335
Industry 2	I19, I20	N/A	TBD	42	1336
Chip Tier 1	P61, P62	N/A	TBD	42	1337
Chip Tier 2	P63, P64	N/A	TBD	42	1338
Tier 1	P20/P19	N/A	TBD	42	1339
Tier 2	P22/P21	N/A	TBD	42	1340
Consumer Prepaid – Card Plan VIPP					
Standard	S10, S12	1.00% - \$0.10	1.00% - \$0.10	45	1202
Chip	C11, C13	0.90% - \$0.10	0.90% - \$0.10	45	1280
NSR	310, 312	1.00% - \$0.10	1.00% - \$0.10	45	1208
Non-Chip Electronic	E11, E12	N/A	1.00% - \$0.10	45	1330
Chip Electronic	E23, E24	N/A	0.90% - \$0.10	45	1331
Recurring Payment	R11, R12	N/A	1.00% - \$0.10	45	1332
Chip Industry 1	I45, I46	N/A	0.90% - \$0.10	45	1333
Chip Industry 2	I47, I48	N/A	0.90% - \$0.10	45	1334
Industry 1	I21, I22	N/A	1.00% - \$0.10	45	1335
Industry 2	I23, I24	N/A	1.00% - \$0.10	45	1336
Chip Tier 1	P67, P68	N/A	0.90% - \$0.10	45	1337
Chip Tier 2	P69, P70	N/A	0.90% - \$0.10	45	1338
Tier 1	P26, P25	N/A	1.00% - \$0.10	45	1339
Tier 2	P28, P27	N/A	1.00% - \$0.10	45	1340

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Prepaid Minimum	S10, S12, C11, C13, 310, 312, E11, E12, E23, E34, R11, R12, I45, I46, I47, I48, I21, I22, I23, I24, P67, P68, P69, P70	N/A	\$0.10	45	1200
Infinite – Card Plan VINP					
Standard	F01, F02	N/A	1.85% + \$0.00	44	1202
Chip	F03, F04	N/A	1.75% + \$0.00	44	1280
NSR	F05, F06	N/A	1.85% + \$0.00	44	1208
Non-chip Electronic	F07, F08	N/A	1.74% + \$0.00	44	1330
Chip Electronic	F09, F10	N/A	1.64% + \$0.00	44	1331
Recurring Payment	F11, F12	N/A	1.60% + \$0.00	44	1332
Chip Industry 1	F17, F18	N/A	1.31% + \$0.00	44	1333
Chip Industry 2	F19, F20	N/A	1.46% + \$0.00	44	1334
Industry 1	F13, F14	N/A	1.41% + \$0.00	44	1335
Industry 2	F15, F16	N/A	1.56% + \$0.00	44	1336
Chip Tier 1	F27, F28	N/A	1.50% + \$0.00	44	1337

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
Chip Tier 2	F29, F30	N/A	1.55% + \$0.00	44	1338
Tier 1	F22, F21	N/A	1.60% + \$0.00	44	1339
Tier 2	F24, F23	N/A	1.65% + \$0.00	44	1340
Commercial – Card Plan VIBS					
Standard	S03, S04 S05, S06 S07, S08	2.00% - \$0.15	2.00% + \$0.00	41	1202
Chip	C04, C05 C06, C07 C08, C09	1.90% - \$0.15	1.90% + \$0.00	41	1280
NSR	303, 304 305, 306 307, 308	2.00% - \$0.15	2.00% + \$0.00	41	1208
Non-Chip Electronic	E03, E04 E05, E06 E07, E08	N/A	1.90% + \$0.00	41	1330
Chip Electronic	E15, E16 E17, E18 E19, E20	N/A	1.80% + \$0.00	41	1331
Recurring Payment	R03, R04 R05, R06 R07, R08	N/A	1.85% + \$0.00	41	1332
Chip Industry 1	I29, I30 I31, I32	N/A	1.70% + \$0.00	41	1333

Interchange Rates

Effective April 4, 2008

Interchange Description	FPI	Current Rate	Rate Effective April 4, 2008	Card Type	Charge Type
	I33, I34				
Chip Industry 2	I35, I36 I37, I38 I39, I40	N/A	1.75% + \$0.00	41	1334
Industry 1	I05, I06 I09, I10 I13, I14	N/A	1.80% + \$0.00	41	1335
Industry 2	I07, I08 I11, I12 I15, I16	N/A	1.85% + \$0.00	41	1336
Chip Tier 1	P43, P44 P45, P46 P47, P48	N/A	1.70% + \$0.00	41	1337
Chip Tier 2	P49, P50 P51, P52 P53, P54	N/A	1.75% + \$0.00	41	1338
Tier 1	P02, P01 P14, P13 P32, P31	N/A	1.80% + \$0.00	41	1339
Tier 2	P04, P03 P16, P15 P34, P33	N/A	1.85% + \$0.00	41	1340