

**Debit Network Switch and Interchange Fees as of September 2007**

<b>Description/Debit Network</b>	<b>Switch Fee</b>	<b>Interchange</b>	<b>Maximum I/C Amount</b>	<b>Minimum I/C Amount</b>	<b>Card Type</b>	<b>Charge Type</b>	<b>Card Plan</b>	<b>Client MAS Surcharge Table or Monetary Balance File Rate Amount</b>
Accel Switch Fee All Transactions	\$0.03				N/A	N/A	N/A	N/A
Return					01	1300	ACCL	\$0.03
Accel Standard Debit		0.65% + \$0.12	\$0.50		01	1203	ACCL	0.65% + \$0.15
Accel QSR (quick service restaurant)		1.25% + \$0.02	\$0.40		01	1221	ACCL	1.25% + \$0.05
Accel Supermarket		\$0.21			01	1251	ACCL	\$0.24
Accel Maximum Standard Debit			\$0.50		01	1303	ACCL	\$0.53
Accel Maximum QSR			\$0.40		01	1321	ACCL	\$0.43
AFFN Switch Fee All Transactions	\$0.03				N/A	N/A	N/A	N/A
Return					29	1300	AFFN	\$0.03
AFFN Standard Debit		0.55% + \$0.10	\$0.50		29	1203	AFFN	0.55% + \$0.13
AFFN Major Merchant		0.50% + \$0.05	\$0.35		29	1233	AFFN	0.50% + \$0.08
AFFN Supermarket		\$0.14			29	1251	AFFN	\$0.17
AFFN Maximum Standard Debit			\$0.50		29	1303	AFFN	\$0.53
AFFN Maximum Major Merchant			\$0.35		29	1307	AFFN	\$0.38
<b>Interlink Switch Fee All Transactions</b>	<b>\$0.035</b>				<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Return</b>					<b>12</b>	<b>1300</b>	<b>INTR</b>	<b>\$0.035</b>
<b>Interlink Standard Debit</b>		<b>0.75% + \$0.15</b>	<b>\$0.50</b>		<b>12</b>	<b>1203</b>	<b>INTR</b>	<b>0.75% + \$0.185</b>

### Debit Network Switch and Interchange Fees as of September 2007

Description/Debit Network	Switch Fee	Interchange	Maximum I/C Amount	Minimum I/C Amount	Card Type	Charge Type	Card Plan	Client MAS Surcharge Table or Monetary Balance File Rate Amount
<b>Interlink Quasi Cash</b>		<b>1.80% + \$0.10</b>			<b>12</b>	<b>1222</b>	<b>INTR</b>	<b>1.80% + \$0.135</b>
<b>Interlink Supermarket</b>		<b>\$0.24</b>			<b>12</b>	<b>1251</b>	<b>INTR</b>	<b>\$0.275</b>
<b>Interlink Maximum Standard Debit</b>			<b>\$0.50</b>		<b>12</b>	<b>1303</b>	<b>INTR</b>	<b>\$0.535</b>
Maestro Switch Fee All Transactions	\$0.025				N/A	N/A	N/A	N/A
Return					14	1300	MSTR	\$0.025
Maestro Standard Debit		0.75% + \$0.15	\$0.50		14	1203	MSTR	0.75% + \$0.175
Maestro Supermarket/Warehouse		\$0.24			14	1251	MSTR	\$0.265
Maestro Convenience/QSR		0.75% + \$0.15	\$0.50		14	1221	MSTR	0.75% + \$0.175
Maestro Convenience/QSR Maximum			\$0.50		14	1321	MSTR	\$0.525
Maestro Maximum Standard Debit			\$0.50		14	1303	MSTR	\$0.525
NYCE Switch Fee All Transactions, except PINless	\$0.0375				N/A	N/A	N/A	N/A
NYCE Switch Fee - PINless	\$0.055				N/A	N/A	N/A	N/A
Return					22	1300	NYCE	\$0.0375
NYCE Standard Debit		0.65% + \$0.10	\$0.65		22	1203	NYCE	0.65% + \$0.1375
NYCE Supermarket		\$0.24			22	1251	NYCE	\$0.2775
NYCE QSR		0.50% + \$0.060	\$0.45		22	1221	NYCE	0.50% + \$0.0975
NYCE PINless Debit		TBD	TBD		22	1313	NYCE	TBD
NYCE Maximum PINless Debit			TBD		22	1314	NYCE	TBD

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NYCE Maximum Standard Debit			\$0.65		22	1303	NYCE	\$0.6875
NYCE Maximum QSR			\$0.45		22	1321	NYCE	\$0.4875
Magic Line/NYCE Switch Fee All Transactions, except PINless	\$0.0375				N/A	N/A	N/A	N/A
Magic Line/NYCE Switch Fee - PINless	\$0.055				N/A	N/A	N/A	N/A
Return					15	1300	MAGC	\$0.0375
Magic Line/NYCE Standard Debit		0.65% + \$0.10	\$0.65		15	1203	MAGC	0.65% + \$0.1375
Magic Line/NYCE Supermarket		\$0.24			15	1251	MAGC	\$0.2775
Magic Line/NYCE QSR		0.50% + \$0.060	\$0.45		15	1221	MAGC	0.50% + \$0.0975
Magic Line/NYCE PINless Debit		TBD	TBD		15	1313	MAGC	TBD
Magic Line/NYCE Maximum PINless Debit			TBD		15	1314	MAGC	TBD
Magic Line/NYCE Maximum Standard Debit			\$0.65		15	1303	MAGC	\$0.6875
Magic Line/NYCE QSR Maximum			\$0.45		15	1321	MAGC	\$0.4875
Yankee/NYCE Switch Fee All Transactions, except PINless	\$0.0375				N/A	N/A	N/A	N/A

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<b>Description/Debit Network</b>	<b>Switch Fee</b>	<b>Interchange</b>	<b>Maximum I/C Amount</b>	<b>Minimum I/C Amount</b>	<b>Card Type</b>	<b>Charge Type</b>	<b>Card Plan</b>	<b>Client MAS Surcharge Table or Monetary Balance File Rate Amount</b>
Yankee/NYCE Switch Fee - PINless	\$0.055				N/A	N/A	N/A	N/A
Return					21	1300	YNKE	\$0.0375
Yankee/NYCE Standard Debit		0.65% + \$0.10	\$0.65		21	1203	YNKE	0.65% + \$0.1375
Yankee/NYCE Supermarket		\$0.24			21	1251	YNKE	\$0.2775
Yankee/NYCE QSR		0.50% + \$0.06	\$0.45		21	1221	YNKE	0.50% + \$0.0975
Yankee/NYCE PINless Debit		TBD	TBD		21	1313	YNKE	TBD
Yankee/NYCE Maximum PINless Debit			TBD		21	1314	YNKE	TBD
Yankee/NYCE Maximum Standard Debit			\$0.65		21	1303	YNKE	\$0.6875
Yankee/NYCE QSR Maximum			\$0.45		21	1321	YNKE	\$0.4875
Pulse Switch Fee All Transactions, except PINless	\$0.07				N/A	N/A	N/A	N/A
Pulse Switch Fee - PINless	\$0.06				N/A	N/A	N/A	N/A
Return					18	1300	PULS	\$0.07
Pulse Standard Debit		0.65% + \$0.10			18	1203	PULS	0.65% + \$0.17
Pulse Supermarket		\$0.21			18	1251	PULS	\$0.28
Pulse PINless Debit		0.65% + \$0.12	\$0.55		18	1313	PULS	0.65% + \$0.18
Pulse Maximum PINless Debit			\$0.55		18	1314	PULS	\$0.61

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<b>Description/Debit Network</b>	<b>Switch Fee</b>	<b>Interchange</b>	<b>Maximum I/C Amount</b>	<b>Minimum I/C Amount</b>	<b>Card Type</b>	<b>Charge Type</b>	<b>Card Plan</b>	<b>Client MAS Surcharge Table or Monetary Balance File Rate Amount</b>
Money Station/Pulse Switch Fee All Transactions, except PINless	\$0.07				N/A	N/A	N/A	N/A
Money Station/Pulse Switch Fee - PINless	\$0.06				N/A	N/A	N/A	N/A
Return					17	1300	MSTN	\$0.07
Money Station/Pulse Standard Debit		0.65% + \$0.10			17	1203	MSTN	0.65% + \$0.17
Money Station/Pulse Supermarket		\$0.21			17	1251	MSTN	\$0.28
Money Station/Pulse PINless Debit		0.65% + \$0.12	\$0.55		17	1313	MSTN	0.65% + \$0.18
Money Station/Pulse Maximum PINless Debit			\$0.55		17	1314	MSTN	\$0.61
TYME/Pulse Switch Fee All Transactions, except PINless	\$0.07				N/A	N/A	N/A	N/A
Pulse Switch Fee - PINless	\$0.06				N/A	N/A	N/A	N/A
Return					07	1300	TYME	\$0.07
TYME/Pulse Standard Debit		0.65% + \$0.10			07	1203	TYME	0.65% + \$0.17
TYME/Pulse Supermarket		\$0.21			07	1251	TYME	\$0.28
TYME/Pulse PINless Debit		0.65% + \$0.12	\$0.55		07	1313	TYME	0.65% + \$0.18
TYME/Pulse Maximum PINless Debit			\$0.55		07	1314	TYME	\$0.61

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<b>Description/Debit Network</b>	<b>Switch Fee</b>	<b>Interchange</b>	<b>Maximum I/C Amount</b>	<b>Minimum I/C Amount</b>	<b>Card Type</b>	<b>Charge Type</b>	<b>Card Plan</b>	<b>Client MAS Surcharge Table or Monetary Balance File Rate Amount</b>
STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					19	1300	STAR	\$0.0325
<b>STAR Standard Debit</b>		<b>0.75% + \$0.16*</b>	<b>\$0.66*</b>		<b>19</b>	<b>1203</b>	<b>STAR</b>	<b>0.75% + \$0.1925*</b>
<b>STAR Supermarket</b>		<b>\$0.25*</b>			<b>19</b>	<b>1251</b>	<b>STAR</b>	<b>\$0.2825*</b>
<b>STAR QSR</b>		<b>1.25% + \$0.04*</b>	<b>\$0.46*</b>		<b>19</b>	<b>1221</b>	<b>STAR</b>	<b>1.25% + \$0.0725*</b>
<b>STAR Small Ticket ≤ \$10.00</b>		<b>1.25% + \$0.06*</b>			<b>19</b>	<b>1231</b>	<b>STAR</b>	<b>1.25% + \$0.0925*</b>
<b>STAR Medical ≤ \$15.00</b>		<b>1.20% + \$0.06*</b>			<b>19</b>	<b>1207</b>	<b>STAR</b>	<b>1.20% + \$0.0925*</b>
<b>STAR Maximum Standard Debit</b>			<b>\$0.66*</b>		<b>19</b>	<b>1303</b>	<b>STAR</b>	<b>\$0.6925*</b>
STAR Maximum QSR			\$0.46*		19	1321	STAR	\$0.4925*
<b>STAR Petroleum</b>		<b>0.60% + \$0.14*</b>	<b>\$0.41*</b>		<b>19</b>	<b>1260</b>	<b>STAR</b>	<b>0.60% + \$0.1725*</b>
STAR Maximum Petroleum			\$0.41*		19	1306	STAR	\$0.4425*
<b>STAR PINless Debit</b>		<b>0.65% + \$0.14*</b>	<b>\$0.56*</b>		<b>19</b>	<b>1313</b>	<b>STAR</b>	<b>0.65% + \$0.1725*</b>
<b>STAR Maximum PINless Debit</b>			<b>\$0.56*</b>		<b>19</b>	<b>1314</b>	<b>STAR</b>	<b>\$0.5925*</b>
Honor/STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					11	1300	HONR	\$0.0325
<b>HONOR/STAR Standard Debit</b>		<b>0.75% + \$0.16*</b>	<b>\$0.66*</b>		<b>11</b>	<b>1203</b>	<b>HONR</b>	<b>0.75% + \$0.1925*</b>
<b>HONOR/STAR Supermarket</b>		<b>\$0.25*</b>			<b>11</b>	<b>1251</b>	<b>HONR</b>	<b>\$0.2825*</b>
<b>HONOR/STAR QSR</b>		<b>1.25% + \$0.04*</b>	<b>\$0.46*</b>		<b>11</b>	<b>1221</b>	<b>HONR</b>	<b>1.25% + \$0.0725*</b>

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<b>HONOR/STAR Small Ticket ≤ \$10.00</b>		<b>1.25% + \$0.06*</b>			<b>11</b>	<b>1231</b>	<b>HONR</b>	<b>1.25% + \$0.0925*</b>
<b>HONOR/STAR Medical ≤ \$15.00</b>		<b>1.20% + \$0.06*</b>			<b>11</b>	<b>1207</b>	<b>HONR</b>	<b>1.20% + \$0.0925*</b>
<b>HONOR/STAR Maximum Standard Debit</b>			<b>\$0.66*</b>		<b>11</b>	<b>1303</b>	<b>HONR</b>	<b>\$0.6925*</b>
HONOR/STAR Maximum QSR			\$0.46*		11	1321	HONR	\$0.4925*
<b>HONOR/STAR Petroleum</b>		<b>0.60% + \$0.14*</b>	<b>\$0.41*</b>		<b>11</b>	<b>1260</b>	<b>HONR</b>	<b>0.60% + \$0.1725*</b>
HONOR/STAR Maximum Petroleum			\$0.41*		11	1306	HONR	\$0.4425*
<b>HONOR/STAR PINless Debit</b>		<b>0.65% + \$0.14*</b>	<b>\$0.56*</b>		<b>11</b>	<b>1313</b>	<b>HONR</b>	<b>0.65% + \$0.1725*</b>
<b>HONOR/STAR Maximum PINless Debit</b>			<b>\$0.56*</b>		<b>11</b>	<b>1314</b>	<b>HONR</b>	<b>\$0.5925*</b>
MAC/STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					13	1300	MAC	\$0.0325
<b>MAC/STAR Standard Debit</b>		<b>0.75% + \$0.16*</b>	<b>\$0.66*</b>		<b>13</b>	<b>1203</b>	<b>MAC</b>	<b>0.75% + \$0.1925*</b>
<b>MAC/STAR Supermarket</b>		<b>\$0.25*</b>			<b>13</b>	<b>1251</b>	<b>MAC</b>	<b>\$0.2825*</b>
<b>MAC/STAR QSR</b>		<b>1.25% + \$0.04*</b>	<b>\$0.46*</b>		<b>13</b>	<b>1221</b>	<b>MAC</b>	<b>1.25% + \$0.0725*</b>
<b>MAC/STAR Small Ticket ≤ \$10.00</b>		<b>1.25% + \$0.06*</b>			<b>13</b>	<b>1231</b>	<b>MAC</b>	<b>1.25% + \$0.0925*</b>
<b>MAC/STAR Medical ≤ \$15.00</b>		<b>1.20% + \$0.06*</b>			<b>13</b>	<b>1207</b>	<b>MAC</b>	<b>1.20% + \$0.0925*</b>
<b>MAC/STAR Maximum Standard Debit</b>			<b>\$0.66*</b>		<b>13</b>	<b>1303</b>	<b>MAC</b>	<b>\$0.6925*</b>

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MAC/STAR Maximum QSR			\$0.46*		13	1321	MAC	\$0.4925*
<b>MAC/STAR Petroleum</b>		<b>0.60% + \$0.14*</b>	<b>\$0.41*</b>		<b>13</b>	<b>1260</b>	<b>MAC</b>	<b>0.60% + \$0.1725*</b>
MAC/STAR Maximum Petroleum			\$0.41*		13	1306	MAC	\$0.4425*
<b>MAC/STAR PINless Debit</b>		<b>0.65% + \$0.14*</b>	<b>\$0.56*</b>		<b>13</b>	<b>1313</b>	<b>MAC</b>	<b>0.65% + \$0.1725*</b>
<b>MAC/STAR Maximum PINless Debit</b>			<b>\$0.56*</b>		<b>13</b>	<b>1314</b>	<b>MAC</b>	<b>\$0.5925*</b>
Cash Station/STAR Switch Fee All Transactions	\$0.0325				N/A	N/A	N/A	N/A
Return					23	1300	CSTN	\$0.0325
<b>Cash Station /STAR Standard Debit</b>		<b>0.75% + \$0.16*</b>	<b>\$0.66*</b>		<b>23</b>	<b>1203</b>	<b>CSTN</b>	<b>0.75% + \$0.1925*</b>
<b>Cash Station /STAR Supermarket</b>		<b>\$0.25*</b>			<b>23</b>	<b>1251</b>	<b>CSTN</b>	<b>\$0.2825*</b>
<b>Cash Station /STAR QSR</b>		<b>1.25% + \$0.04*</b>	<b>\$0.46*</b>		<b>23</b>	<b>1221</b>	<b>CSTN</b>	<b>1.25% + \$0.0725*</b>
<b>Cash Station/STAR Small Ticket ≤ \$10.00</b>		<b>1.25% + \$0.06*</b>			<b>23</b>	<b>1231</b>	<b>CSTN</b>	<b>1.25% + \$0.0925*</b>
<b>Cash Station/STAR Medical ≤ \$15.00</b>		<b>1.20% + \$0.06*</b>			<b>23</b>	<b>1207</b>	<b>CSTN</b>	<b>1.20% + \$0.0925*</b>
<b>Cash Station /STAR Maximum Standard Debit</b>			<b>\$0.66*</b>		<b>23</b>	<b>1303</b>	<b>CSTN</b>	<b>\$0.6925*</b>
Cash Station/STAR Maximum QSR			\$0.46*		23	1321	CSTN	\$0.4925*
<b>Cash Station/STAR Petroleum</b>		<b>0.60% + \$0.14*</b>	<b>\$0.41*</b>		<b>23</b>	<b>1260</b>	<b>CSTN</b>	<b>0.60% + \$0.1725*</b>

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Cash Station/STAR Maximum Petroleum			\$0.41*		23	1306	CSTN	\$0.4425*
<b>Cash Station/STAR PINless Debit</b>		<b>0.65% + \$0.14*</b>	<b>\$0.56*</b>		<b>23</b>	<b>1313</b>	<b>CSTN</b>	<b>0.65% + \$0.1725*</b>
<b>Cash Station/STAR Maximum PINless Debit</b>			<b>\$0.56*</b>		<b>23</b>	<b>1314</b>	<b>CSTN</b>	<b>\$0.5925*</b>
Alaska Option Switch Fee All Transactions	\$0.07				N/A	N/A	N/A	N/A
Return					08	1300	ALSK	\$0.07
Alaska Option Standard Debit		\$0.05			08	1203	ALSK	\$0.12
SHAZAM Switch Fee All Transactions	\$0.04				N/A	N/A	N/A	N/A
Return					09	1300	SHAZ	\$0.04
SHAZAM Standard Debit		\$0.24			09	1203	SHAZ	\$0.28
SHAZAM Supermarket		\$0.16			09	1251	SHAZ	\$0.20
CU24 Switch Fee All Transactions	\$0.025				N/A	N/A	N/A	N/A
Return					04	1300	CU24	\$0.025
CU24 Standard Debit		0.65% + \$0.03	\$0.35		04	1203	CU24	0.65% + \$0.055
CU24 Supermarket		\$0.165			04	1251	CU24	\$0.19
CU24 Petroleum		0.60% + \$0.04	\$0.30		04	1260	CU24	0.60% + \$0.065
CU24 Drug Store/Pharmacy		0.55% + \$0.04	\$0.30		04	1311	CU24	0.55% + \$0.065

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CU24 QSR		1.25% + \$0.02	\$0.30		04	1221	CU24	1.25% + \$0.045
CU24 Maximum Standard Debit			\$0.35		04	1303	CU24	\$0.375
CU24 Petroleum Maximum			\$0.30		04	1306	CU24	\$0.325
CU24 Drug Store/Pharmacy Maximum			\$0.30		04	1312	CU24	\$0.325
CU24 QSR Maximum			\$0.30		04	1321	CU24	\$0.325

\*Includes \$0.01 Admin/Fee/Acquirer Fee

Bold and blue text denotes change in fee.