Discover® Interchange Rates

Acquirer Interchange Program Description	Rate
PSL -Recurring Payments (Premium Plus)	1.80% + \$0.05
PSL –Utilities (Premium Plus)	\$0.75
PSL –Real Estate (Premium Plus)	2.30% + \$0.10
PSL –Insurance (Premium Plus)	2.30% + \$0.05
PSL -Supermarkets/Warehouse Clubs (Premium Plus)	1.90% + \$0.10
PSL –Emerging Markets (Premium Plus)	2.30% + \$0.10
PSL -Public Services (Premium Plus)	1.50% + \$0.10
PSL –Express Services (Premium Plus)	2.10% + \$0.05
PSL -Petroleum (Premium Plus)	1.73% + \$0.05
PSL –Retail (Premium Plus)	2.10% + \$0.10
PSL -Restaurants (Premium Plus)	2.30% + \$0.10
PSL -Hotels/Car Rentals (Premium Plus)	2.30% + \$0.10
PSL -Passenger Transport (Premium Plus)	2.30% + \$0.10
PSL –Card Not Present/E-Commerce (Premium Plus)	2.30% + \$0.10
PSL –Key Entry (Premium Plus)	2.10% + \$0.10
Mid Submission Level (Premium Plus)	2.40% + \$0.10
Base Submission Level (Premium Plus)	2.95% + \$0.10
Consumer Adjustment Voucher Program 1(Premium Plus)	2.07%
Consumer Adjustment Voucher Program 2(Premium Plus)	2.02%
Consumer Adjustment Voucher Program 3(Premium Plus)	1.75%

Effective 10/1/2010