

**SIGNATURE NETWORKS FEE SCHEDULE
TO THE MERCHANT PRICE SCHEDULE
TO THE MERCHANT PROCESSING AGREEMENT**

This Signature Networks Fee Schedule shall be an exhibit ("Exhibit") to the Merchant Price Schedule to the Merchant Processing Agreement between Processor and Merchant (the "Agreement"). Except for the terms defined herein, the capitalized terms herein shall have the same meaning as given to them in the Agreement.

Merchant desires to be an acquirer and/or merchant in one or more of the following corporations, networks and/or programs (collectively "Signature Networks" or individually "Signature Network"). Merchant represents and warrants that it has been approved by the Signature Network(s) to be an acquirer and/or merchant in such Signature Network(s) either through a direct agreement between Merchant and such Signature Network(s) or by sponsorship into such Signature Network(s) through a separate agreement between Merchant and a third party (which may be Processor or Processor's affiliate or agent):

If Merchant is sponsored by or processed by Processor, Processor's affiliate or Processor's agent (collectively "Processor Sponsor") into a Signature Network (which shall be at the sole discretion of Processor Sponsor and which shall only be pursuant to a separate written agreement other than this Agreement) and Processor Sponsor's agreement with such Signature Network which permits such sponsorship or processing, terminates for any reason, Processor Sponsor shall thereafter have no obligation to sponsor and/or process Merchant into such Signature Network. If Merchant for any reason begins receiving any Services in connection with any of the following corporations, networks and/or programs or Merchant begins receiving any Services in connection with any other corporations, networks and/or programs supported by Processor or its affiliates, then Merchant agrees that such corporations, networks and/or programs shall automatically become Signature Networks for purposes of this Agreement and all of Merchant's obligations in this Agreement shall apply with respect to all Signature Networks. Processor may route VISA, MasterCard, and Signature Network transactions according to its standards and at its sole discretion.

Merchant agrees that it has or will, prior to commencing participation in each Signature Network, obtain all necessary approvals and execute any applications and/or agreements necessary for, required by or affecting Merchant's participation in such Signature Network(s). In addition, Merchant shall obtain such other approvals or execute such other documents as may be required from time to time in connection with Merchant's participation in such Signature Networks. Merchant agrees to participate in Signature Network(s) in compliance with, and subject to, the Bank Rules and the Operating Regulations. Merchant agrees to pay all fees, fines, assessments and penalties as they are currently in effect or may be changed from time to time, imposed by the Signature Network(s), whether billed directly to Merchant by such Signature Network(s) or through Processor or its affiliates or agents. Processor may allocate any such fees, fines, assessments or penalties in such manner as it deems advisable in its sole discretion. Merchant attests that all POS terminals are operating with unique keys as mandated by Signature Networks. Merchant agrees to indemnify and hold harmless, Processor, its officers, employees, affiliates and agents, from and against any losses, damages, fees, fines, penalties and expenses, including reasonable legal, accounting and collection fees and expenses, that Processor, its officers, employees, affiliates and agents may incur as a result of Merchant's failure to comply with any provision of the Bank Rules, the Operating Regulations, the Agreement or this Schedule or for any other reason in connection with the Services provided hereunder, whether incurred by or as a result of the action or failure to act of Processor or Merchant, or their agents. The foregoing may include, but shall not be limited to, the repayment of settlement funds by Merchant to Processor. This indemnification shall survive the termination of the Agreement.

Other Third Party Fees: Merchant acknowledges and agrees that it shall be solely responsible for any and all other third party fees, assessments and/or penalties assessed to or incurred by Bank in connection with this Agreement. Such third party fees shall include, but shall not be limited to travel and related expenses and fees assessed by software and/or hardware providers.

Statement Description	Rate	Driver	Description
MASTERCARD ASSESSMENT FEE	0.1300%	Sales Dollar Volume	Fee for brand usage on sales only dollar volume for transactions < \$1,000. (SM-302 = Bundled, SM-303 = Unbundled). Rate updated 4/18.
MASTERCARD CASE FILE RULING	\$420.00	Chargeback/Adjustment	Processing fee charged by the network.
MASTERCARD CROSS BORDER FEE	0.4000%	International Sales Volume	For international sales where the Acquirer and Issuer are in different countries and the transaction is in different currencies. Incremental fee for DCC activity.
MASTERCARD DOCUMENTATION IMAGE FEE	\$0.65	Event Count	For scanning an image online.
MASTERCARD NEW CLAIM FEE	\$1.35	Chargeback/Adjustment	Processing fee charged by the network.
MASTERCARD PRE ARBITRATION FEE	\$15.00	Chargeback/Adjustment	Processing fee charged by the network.
MASTERCARD RETRIEVAL REQUEST FEE	\$1.30	Event Count	For providing a copy of the sales draft to the issuer.
MASTERCARD SETTLEMENT FEE	\$0.00250	Gross Up Transaction	Communication expense for the clearing settlement activity. MasterCard bills as kilobytes and Vantiv converts to a transaction rate. (SM-302 = Bundled, SM-303 = Unbundled)
MASTERCARD TC-33 TRANSMISSION FEE	\$0.0008	Transaction Count	Fee to cover the cost to receive authorization records for MDEX merchants.
MC ACQ POS CROSS BORDER	0.6000%	International Sales Volume	For international sales where the Acquirer and Issuer are in different countries.
MC ACQ POS PROGRAM SUPPORT	0.8500%	International Sales Volume	For international sales where the Acquirer and Issuer are in different currencies. Charged on gross sales volume.
MC ADDRESS VERIFICATION CP	\$0.0100	Transaction Count	Authorization count when the card is present & address verification is requested.
MC ASSESSMENT FEE \$1000 & OVER	0.1400%	Sales Dollar Volume	Fee for brand usage on sales only dollar volume (consumer and commercial credit only) for transactions = or > \$1,000. Bundled service code. Rate updated 04/16.
MC ASSESSMENT FEE \$1000 & OVER	0.1400%	Sales Dollar Volume	Fee for brand usage on sales only dollar volume for transactions = or > \$1,000. Unbundled service code. Rate updated 04/16.
MC CHARGEBACK ASSESSMENT FEE	0.7000%	Sales Dollar Volume	Bills for chargeback support documentation transactions based on chargeback dollar volume. (SM-302 = Bundled, SM-303 = Unbundled)
MC CHARGEBACK DOC > 19 PAGES	\$1.00	Chargeback/Adjustment	Processing fee charged by the network.
MC CHGBACK SUPPORT DOCUMENT FEE	\$0.4500	Transaction Count	Count of transactions that require chargeback support documentation.
MC DIGITAL ENABLEMENT FEE	0.0200%	Sales Dollar Volume	Assessed on all card not present sale transactions.
MC EXCESSIVE AUTH INTEGRITY FEE	\$0.15	Authorization	For authorizations in excess of 10 attempts on a single account number in a 24-hour period.
MC FINAL AUTH INTEGRITY FEE	0.250%	Authorization	Final authorizations not reversed within 7 calendar days.
MC FINAL AUTH INTEGRITY FEE MINIMUM	\$0.040	Authorization	Final authorizations not reversed within 7 calendar days (minimum charge of \$0.04).
MC MISC PASS THRU FEES	Variable	Variable	Used for miscellaneous adjustments passed from the network. See additional description on invoice.
MC MONTHLY LOCATION FEE	\$1.25	Location Count	Monthly fee per merchant location that participates in MasterCard acquiring activities. Not billed to merchants with MCC 8398 or 8661, or less than \$200 in MasterCard sales volume for the month.
MC NETWK ACCESS-BRAND USAGE FEE	\$0.0195	Transaction Count	Authorization count when another authorization fee does not apply. (SM-302 = Bundled, SM-303 = Unbundled)
MC NO REV OR CLEAR PREAUTH	\$0.0450	Authorization	Approved pre-auths not reversed or cleared within 30 calendar days of the authorization.
MC NO REV OR CLEAR UNDEFINED AUTH	\$0.0450	Authorization	Approved undefined auths not reversed or cleared within 7 calendar days of the authorization.
MC NOMINAL AUTH INTEGRITY FEE	\$0.0450	Authorization	For a CNP authorization between \$0.01 and \$1.00 that is subsequently reversed
MC RETRIEVAL FILE > 4 PAGES	\$1.00	Chargeback/Adjustment	Processing fee charged by the network.
MC SECURECODE FEE	\$0.050	Event Count	Fee assessed to each transaction with a verification request by merchants participating in SecureCode.
PRIVATE LABEL TC-33 TRAN FEE	\$0.0008	Transaction Count	Fee to cover the cost to receive authorization records for MDEX merchants.
TC-33 TRANSMISSION FEE	\$0.0008	Transaction Count	Fee to cover the cost to receive authorization records for MDEX merchants.
MC INSTALLMENT FEE GROUP A	1.3000%	Sales Dollar Volume	Assessed on settled Installment(Buy Now Pay Later) transactions that fall into Installments Group A category. Category is determined by MCC.
MC INSTALLMENT FEE GROUP B	0.1000%	Sales Dollar Volume	Assessed on settled Installment(Buy Now Pay Later) transactions that fall into Installments Group B category. Category is determined by MCC.
MC INSTALLMENT FEE GROUP C	0.0000%	Sales Dollar Volume	Assessed on settled Installment(Buy Now Pay Later) transactions that fall into Installments Group C category. Category is determined by MCC.
MC INSTALLMENT FEE GROUP A RETURN	-1.1500%	Sales Dollar Volume	Assessed on settled Installment(Buy Now Pay Later) transactions that fall into Installments Group A category. Category is determined by MCC.
MC INSTALLMENT FEE GROUP B RETURN	0.0000%	Sales Dollar Volume	Assessed on settled Installment(Buy Now Pay Later) transactions that fall into Installments Group B category. Category is determined by MCC.
MC INSTALLMENT FEE GROUP C RETURN	0.0000%	Sales Dollar Volume	Assessed on settled Installment(Buy Now Pay Later) transactions that fall into Installments Group C category. Category is determined by MCC.
MC CREDENTIAL CONTINUITY FEE	\$0.0300	Transaction Count	Assessed for each recurring payment transaction made with an outdated credential at least 10 calendar days after an issuer reported an account update for that same credential to the Automatic Billing Updater issuer account change database.
MC ADVICE CODE INTEGRITY FEE	\$0.0300	Authorization	Assessed on CNP authorizations that are declined with a MAC value of 03 or 21, when in the past 30 days a transaction on the same card, at the same merchant, and the same transaction amount was declined with a MAC of 03 or 21.
MC DIGITAL ENABLEMENT FEE MN	\$0.0200	Authorization	Assessed on all card not present sale transactions. This MIN rate will bill when the transaction amount is less than \$100
MC DIGITAL ENABLEMENT FEE MAX	\$0.2000	Authorization	Assessed on all card not present sale transactions. This MAX rate will bill when the transaction amount is more than \$1,000
MC DECLINE REASON CODE FEE	\$0.0200	Authorization	This authorization fee bills for CNP activity where the Decline Reason Code is 79, 82, or 83, and the Merchant Advice Code is equal to 01 or 03.
MC ACCT INQUIRY STATUS DOM	\$0.03	Transaction Count	Card Present Authorization count on intraregional authorizations with a \$0 amount.
MC US WHOLESALE TRAVEL PROGRAM DOM	1.570%	Sales Dollar Volume	Sales Dollar Volume when qualifying for the Wholesale Travel Program.
MC US WHOLESALE TRAVEL PROGRAM INTL	1.570%	International Sales Volume	Sales Dollar Volume when qualifying for the Wholesale Travel Program.
MC AUTH OPTIMIZER INSUFFICIENT FUND	\$0.0200	Authorization	Insufficient Funds (51) declines on CNP Recurring Transactions where the merchant advice code is 24-30
MC PREAUTH FEE CP MN	\$0.0100	Authorization	Minimum fee assessed on CP Preauthorizations
MC PREAUTH FEE CP	0.0075%	Authorization	Fee assessed on each CP Preauthorization
MC PREAUTH FEE CNP MN	\$0.0100	Authorization	Minimum fee assessed on CNP Preauthorizations
MC PREAUTH FEE CNP	0.01250%	Authorization	Fee assessed on each CNP Preauthorization

Statement Description	Rate	Driver	Description
FANF CHARITY REBATE	Variable	Original Expense	FANF fee rebated back to merchants that qualify as charitable organizations.
VISA ACQ POS IAF	0.4500%	International Sales Volume	International Acquirer Fee for transactions acquired in the US with cards issued outside the US.
VISA ACQ POS ISA	1.0000%	International Sales Volume	International Service Fee for transactions acquired in the US with cards issued outside the US and settled in USD.
VISA ACQ POS ISA DCC	0.4000%	International Sales Volume	International Service Fee for transactions acquired in the US with cards issued outside the US and not settled in USD.
VISA ACQ REQ FOR COPY FULFILLMENT	\$0.450	Event Count	Acquirer fulfills issuer's retrieval request with a copy of the sales draft.
VISA AFD PARTIAL ATH NON-PART: APPR	\$0.0100	Transaction Count	Authorization count on automated fuel dispensers where a partial authorization is not supported or missing, approvals only.
VISA AFD PARTIAL ATH NON-PART: DEN	\$0.0100	Transaction Count	Authorization count on automated fuel dispensers where a partial authorization is not supported or missing, denials only.
VISA APF SIG CREDIT	\$0.01950	Authorization	Applies to all signature credit authorizations acquired in the US where the issuer or cardholder is located in the US. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG CREDIT AUTH REV	\$0.0195	Authorization	Applies to all international signature credit authorizations reversals acquired in the US where the issuer or cardholder is located in the US.
VISA APF SIG CREDIT INTER	\$0.03950	Authorization	Applies to all signature credit authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG CREDIT INTER AUTH REV	\$0.0395	Authorization	Applies to all international signature credit authorizations reversals acquired in the US where the issuer or cardholder is not located in the US.
VISA APF SIG CREDIT RETURNS	\$0.0195	Authorization	Applies to all signature credit settled returns acquired in the US where the issuer or cardholder is located in the US. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG CREDIT RETURNS INTER	\$0.0395	Authorization	Applies to all signature credit settled returns acquired in the US where the issuer or cardholder is not located in the US. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG DEBIT	\$0.01550	Authorization	Applies to all signature debit authorizations acquired in the US where the issuer or cardholder is located in the US. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG DEBIT AUTH REV	\$0.0155	Authorization	Applies to all international signature debit authorizations reversals acquired in the US where the issuer or cardholder is located in the US.
VISA APF SIG DEBIT INTER	\$0.03550	Authorization	Applies to all signature debit authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG DEBIT INTER AUTH REV	\$0.0355	Authorization	Applies to all international signature debit authorizations reversals acquired in the US where the issuer or cardholder is not located in the US.
VISA APF SIG DEBIT RETURNS	\$0.0155	Transaction Count	Applies to all signature debit settled returns acquired in the US where the issuer or cardholder is located in the US. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA APF SIG DEBIT RETURNS INTER	\$0.0355	Transaction Count	Applies to all signature debit settled returns acquired in the US where the issuer or cardholder is not located in the US. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals. Processor level fee.
VISA ASSESSMENT FEE SIG CREDIT	0.1400%	Sales Dollar Volume	Fee for brand usage applied to signature credit sales dollar volume. Rate updated 01/19.
VISA ASSESSMENT FEE SIG DEBIT	0.1300%	Sales Dollar Volume	Fee for brand usage applied to signature debit and prepaid sales dollar volume.
VISA BASE II FEE	\$0.0020	Transaction Count	Communication expense for the clearing settlement activity (.0018) and Visa DEX connection (.0002). Processor level fee. Rate updated 4/16.
VISA CASE FILE RULING	\$500.00	Event Count	Visa reviews case filing and assesses financial liability.
VISA CASE FILE SUBMITTED	\$12.50	Cases	Acquirer files a case to Visa for review.
VISA CREDIT TRAN INTEGRITY FEE	\$0.1000	Transaction Count	Transaction fee on regulated and exempt credit activity when not qualifying at a CPS level.
VISA DEBIT TRAN INTEGRITY FEE	\$0.1000	Transaction Count	Transaction count on regulated debit activity when not qualifying at a CPS level.
VISA DISPUTE ACCEPTANCE 21-25 DAYS	\$0.50	Chargeback/Adjustment	Acquirer accepts liability within 21-25 days of receiving the preceding questionnaire.
VISA DISPUTE ACCEPTANCE 26-30 DAYS	\$0.750	Chargeback/Adjustment	Acquirer accepts liability within 26-30 days of receiving the preceding questionnaire.
VISA DISPUTE ACCEPTANC WITHIN 20 DAY	\$0.00	Chargeback/Adjustment	Acquirer submits a response questionnaire (dispute response, pre-arbitration or pre-arbitration response) within 20 days of receiving the preceding questionnaire.
VISA DISPUTE EXPIRED	\$0.750	Chargeback/Adjustment	Acquirer does not respond or accept liability within 30 days of receiving questionnaire.
VISA DISPUTE RESPONSE 21-25 DAYS	\$1.750	Chargeback/Adjustment	Acquirer submits a response questionnaire within 21-25 days of receiving the preceding questionnaire.
VISA DISPUTE RESPONSE 26-30 DAYS	\$2.150	Chargeback/Adjustment	Acquirer submits a response questionnaire within 26-30 days of receiving the preceding questionnaire.
VISA DISPUTE RESPONSE WITHIN 20 DAY	\$1.050	Chargeback/Adjustment	Acquirer submits a response questionnaire (dispute response, pre-arbitration or pre-arbitration response) within 20 days of receiving the preceding questionnaire.
VISA FANF TIERS	Variable	Variable	Monthly fixed fee. Card present assessed at the tax ID level based on MCC and number of merchant locations. Card not present assessed at the tax ID level based on gross CNP/Unattended/OSR volume at the locations. The tax ID determines which fee table and tier will apply to that tax ID. FANF is billed by chain in the month after it is incurred. See Visa FANF Table for details.
VISA IMAGE DOCUMENTATION FEE	\$1.50	Event Count	For scanning an image on ROL. Processor level fee. (SM-302 = Bundled, SM-303 = Unbundled)
VISA PRE-COMPLIANCE SUBMITTED	\$0.450	Chargeback/Adjustment	Acquirer submits a pre-compliance questionnaire.
VISA ZERO FLOOR LIMIT FEE	\$0.2000	Transaction Count	Transaction count of settled transactions without proper authorization. Rate updated 1/17.
VS ACCT VERIFICATION FEE CREDIT	\$0.0350	Authorization	Authorization count on authorizations with a \$0 amount, approved and declined. (SM-302 = Bundled, SM-303 = Unbundled)
VS ACCT VERIFICATION FEE DEBIT	\$0.0300	Authorization	Authorization count on authorizations with a \$0 amount, approved and declined. (SM-302 = Bundled, SM-303 = Unbundled)
VS ACCT VERIFICATION FEE INTER	\$0.0700	Authorization	Authorization count on authorizations with a \$0 amount, approved and declined. (SM-302 = Bundled, SM-303 = Unbundled)
VS AUTH MSUSE FEE	\$0.0900	Authorization	Authorization count without a corresponding settled transaction within _x_ # of days. T&E=20 days, all others=10 days. Also applies when a transaction is cancelled or times out and is not properly reversed. The fee is billed in the month after it is incurred. Rate updated.
VS EXCESSIVE RESUBMIT CROSS BORDER	\$0.1500	Authorization	Visa will allow for 15 Authorization re-attempts in a 30 day period. Excessive resubmit fee is for the 16th and subsequent reattempted Cross Border transactions
VS EXCESSIVE RESUBMIT DOMESTIC	\$0.1000	Authorization	Visa will allow for 15 Authorization re-attempts in a 30 day period. Excessive resubmit fee is for the 16th and subsequent reattempted transactions
VISA EXCESSIVE FALLBACK FEE	\$0.1000	Authorization	Fallback refers to when a merchant swipes a card rather than dipping for EMV. If a Merchant Location's Fallback Rate is equal to, or exceeds 10% of the total amount of authorizations within a billing period, then then a \$10 fee for each Fallback Transaction will apply.
VISA STOP PAYMENT SERVICE FEE	\$1.0000	Authorization	This behavioral fee will be charged per transaction following three previous declines by the same stop instruction
VS ISSUER NEVER APPROVE DOM	\$0.1000	Authorization	A per-transaction fee assessed for the first and each subsequent reattempt following a Category 1 decline within a rolling 30 day period.
VS ISSUER NEVER APPROVE CROSS BORDER	\$0.1500	Authorization	A per-transaction fee assessed for the first and each subsequent reattempt following a Category 1 decline within a rolling 30 day period.
VS ADDRESS VERIFICATION FEE	\$0.0010	Authorization	Applied on a per transaction basis when the AVS yields a useable result, including full match, partial match, or no match. Billable result codes are Y, F, X, D, M, P, B, A, Z, W, N.
VS NON DOMESTIC SETTLEMENT FEE	0.10%	Sales Dollar Volume	Fee is assessed when the Visa settlement currency is different than the selected settlement currency
VS CV2Z AUTH FEE	\$0.0025	Authorization	Authorization fee when CV2Z is present
VS MAG STRIPE CONTACTLESS FEE	\$0.1000	Authorization	Fee for a contactless MSD transaction
VS INCREMENTAL AUTH FEE	0.02%	Authorization Dollar Volume	Applied to the dollar amount of an incremental authorization
VS ESTIMATED AUTH FEE	0.02%	Authorization Dollar Volume	Applied to the dollar amount of an estimated authorization
VS DIGITAL COMMERCE SERVICE FEE	0.0075%	Sales Dollar Volume	Fee assessed on settled CNP sales transactions
VS DIGITAL COMMERCE SERVICE FEE MN	\$0.0075	Transaction Count	Minimum fee assessed on settled CNP sales transactions
VS ACCOUNT NAME INQUIRY FEE	\$0.0500	Authorization	Fee Assessed on Authorizations where Account Name Inquiry is requested and an usable result is returned
VS DIGITAL CREDENTIAL UPDATER FEE	\$0.1200	Authorization	This fee is charged for account updates on tokenized cards

Statement Description	Rate	Driver	Description
AMERICAN EXPRESS INTERNATIONAL FEE	1.0000%	International Sales Volume	Fee on all Opt Blue sales volume where the card is issued outside of the US.
AMERICAN EXPRESS TC-33 TRANS FEE	\$0.0008	Transaction Count	Fee to cover the cost to receive authorization records for MDEX merchants.
AMEX INTERNATIONAL FEE	1.0000%	International Sales Volume	Fee on all sales volume where the card is issued outside of the US.
AMEX NON-SWIPE ADJUSTMENT	0.3000%	Sales Dollar Volume	Assessed on all transactions that are card-not-present/key-entered.
AMEX PARTICIPATION ASSESSMENT FEE	0.1650%	Sales Dollar Volume	Assessed on all US transactions excluding refunds. (SM-302 = Bundled, SM-303 = Unbundled)
AMEX PROGRAM CONTINUATION FEE	0.0300%	Sales Dollar Volume	Transactional volume fee for Opt Blue Merchants with net sales volume over \$3M during a 12 month period
AMEX ACQUIRER TRANSACTION FEE	\$0.0200	Transaction Count	An assessment applied on all American Express Credit transactions. Excludes Debit and Refunds

Statement Description	Rate	Driver	Description
DISCOVER ACCESS FEE	\$0.0025	Transaction Count	Transaction fee on grossed up transactions (Sales + Returns) to cover communication expense. Rate updated 04/16. (SM-302 = Bundled, SM-303 = Unbundled)
DISCOVER ASSESSMENT FEE	0.1400%	Sales Dollar Volume	Fee for brand usage assessed on all sales transactions. Rate updated 04/16. (SM-302 = Bundled, SM-303 = Unbundled)
DISCOVER AUTHORIZATION FEE	\$0.0190	Transaction Count	Fee to process an authorization.
DISCOVER INTERNATIONAL PROC FEE	0.5000%	International Sales Volume	For international sales and cash advances where the Acquirer and Issuer are in different countries. Rate updated 04/16.
DISCOVER INTERNATIONAL SVC FEE	0.8000%	Sales Dollar Volume	For sales where the Acquirer and Issuer are in different countries. Rate updated 04/16.
DISCOVER PROGRAM INTEGRITY	\$0.1000	Transaction Count	Assessed on Card Sales that are downgraded to, or directly qualify for US Mid Submission Level and Base Submission Level.
DISCOVER TC-33 TRANSMISSION FEE	\$0.0008	Transaction Count	Fee to cover the cost to receive authorization records for MDEX merchants.
DISCOVER TICKET RETRIEVAL REQUEST	\$1.0000	Event Count	Assessed on each ticket request.
DISCOVER ACCOUNT VERIFICATION	\$0.0200	Transaction Count	Assessed for each Authorization Response obtained using Account Verification Service
DISCOVER ADDRESS VERIFICATION	\$0.0050	Transaction Count	Assessed for each Address Verification on the following AVS response codes: X, A, Y, T, Z, N.
DISCOVER DIGITAL INVESTMENT FEE	0.0100%	Sales Dollar Volume	Assessed on the gross amount of Card Sale on all transactions with POS Entry mode of 01, 07, 10, 82, 91.

Statement Description	Rate	Driver	Description
PAYPAL ACQ PARTICIPATION FEE	\$0.0185	Transaction Count	Fee per transaction count.
PAYPAL ACQ PARTICIPATION RATE	0.1000%	Sales Dollar Volume	Fee charged on sales dollar volume.