

## American Express

| American Express Credit Programs | Current |        | October-18 |        |
|----------------------------------|---------|--------|------------|--------|
|                                  | Percent | Rate   | Percent    | Rate   |
| Business2Business                | 2.89%   | \$0.15 | 2.89%      | \$0.15 |
| Education                        | 2.50%   | \$0.00 | 2.50%      | \$0.00 |
| Fast Food                        | 3.50%   | \$0.00 | 3.50%      | \$0.00 |
| Gas Stations                     | 3.25%   | \$0.00 | 3.25%      | \$0.00 |
| Lodging                          | 3.50%   | \$0.00 | 3.50%      | \$0.00 |
| Moto/Internet                    | 3.50%   | \$0.00 | 3.50%      | \$0.00 |
| Healthcare                       | 2.55%   | \$0.00 | 2.55%      | \$0.00 |
| Other Transport                  | 3.50%   | \$0.05 | 3.50%      | \$0.05 |
| Restaurant                       | 3.50%   | \$0.05 | 3.50%      | \$0.05 |
| Retail                           | 2.89%   | \$0.10 | 2.89%      | \$0.10 |
| Other Services                   | 2.89%   | \$0.15 | 2.89%      | \$0.15 |
| Supermarkets                     | 2.30%   | \$0.00 | 2.30%      | \$0.00 |
| Telecomm                         | 3.50%   | \$0.00 | 3.50%      | \$0.00 |
| Restaurant Card Not Present      | 3.80%   | \$0.05 | 3.80%      | \$0.05 |
| Retail Card Not Present          | 3.19%   | \$0.10 | 3.19%      | \$0.10 |
| Telephone/Cable/Computer         | 3.90%   | \$0.00 | 3.90%      | \$0.00 |
| Travel/Tours                     | 2.89%   | \$0.15 | 2.89%      | \$0.15 |
| Travel/Tours Card Not Present    | 3.19%   | \$0.15 | 3.19%      | \$0.15 |

| American Express Prepaid Programs     | Current |        | October-18 |        |
|---------------------------------------|---------|--------|------------|--------|
|                                       | Percent | Rate   | Percent    | Rate   |
| Business2Business Prepaid             | 1.95%   | \$0.15 | 1.95%      | \$0.15 |
| Education Prepaid                     | 1.95%   | \$0.00 | 1.95%      | \$0.00 |
| Fast Food Prepaid                     | 2.15%   | \$0.05 | 2.15%      | \$0.05 |
| Gas Stations Prepaid                  | 1.30%   | \$0.12 | 1.30%      | \$0.12 |
| Lodging Prepaid                       | 1.95%   | \$0.05 | 1.95%      | \$0.05 |
| Moto/Internet Prepaid                 | 2.25%   | \$0.20 | 2.25%      | \$0.20 |
| Healthcare Prepaid                    | 1.95%   | \$0.30 | 1.95%      | \$0.30 |
| Other Transport Prepaid               | 1.95%   | \$0.20 | 1.95%      | \$0.20 |
| Restaurant Prepaid                    | 2.15%   | \$0.05 | 2.15%      | \$0.05 |
| Retail Prepaid                        | 1.95%   | \$0.20 | 1.95%      | \$0.20 |
| Other Services Prepaid                | 1.95%   | \$0.15 | 1.95%      | \$0.15 |
| Supermarkets Prepaid                  | 0.45%   | \$0.20 | 0.45%      | \$0.20 |
| Telecomm Prepaid                      | 1.95%   | \$0.20 | 1.95%      | \$0.20 |
| Restaurant Card Not Present Prepaid   | 2.45%   | \$0.05 | 2.45%      | \$0.05 |
| Retail Card Not Present Prepaid       | 2.25%   | \$0.20 | 2.25%      | \$0.20 |
| Telephone/Cable/Computer Prepaid      | 1.95%   | \$0.20 | 1.95%      | \$0.20 |
| Travel/Tours Prepaid                  | 1.95%   | \$0.20 | 1.95%      | \$0.20 |
| Travel/Tours Card Not Present Prepaid | 2.25%   | \$0.20 | 2.25%      | \$0.20 |

### Footnotes:

\* 0.30% downgrade will be charged by American Express for transactions whenever a Card Not Present (CNP) charge occurs. CNP means the Card is not presented at the point of purchase (e.g., Charges by mail, telephone, fax or the Internet).

\*\*An Inbound fee of 0.40% will be applied on any Charge made using a Card that was issued outside the United States (as used herein, the United States does not include Puerto Rico, the U.S. Virgin Islands and other U.S. territories and possessions). This fee is applicable to all industries listed above table, except the following Education MCCs: Sporting & Recreation Camps (MCC 7032), Elementary & Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools (MCC 8220), and Child Care Services (MCC 8351).

## Discover

| Discover Commercial Programs                              | Current |         | October-18 |         |
|---|---------|---------|------------|---------|
|   | Percent | Rate    | Percent    | Rate    |
| DS Commercial Electronic                                  | 2.30%   | \$0.10  | 2.30%      | \$0.10  |
| DS Commercial Base Submission Level                       | 2.95%   | \$0.10  | 2.95%      | \$0.10  |
| DS Commercial Utilities                                   | 0.00%   | \$1.50  | 0.00%      | \$1.50  |
| DS Commercial Large Ticket <sup>4</sup>                   | 0.90%   | \$20.00 | 0.90%      | \$20.00 |
| DS Commercial Utilities Debit                             | 0.00%   | \$1.50  | 0.00%      | \$1.50  |
| DS Commercial Large Ticket Debit <sup>4</sup>             | 0.90%   | \$20.00 | 0.90%      | \$20.00 |
| DS Commercial Electronic Debit                            | 2.30%   | \$0.10  | 2.30%      | \$0.10  |
| DS Commercial Base Submission Level Debit                 | 2.95%   | \$0.10  | 2.95%      | \$0.10  |
| DS Commercial Utilities Prepaid                           | 0.00%   | \$1.50  | 0.00%      | \$1.50  |
| DS Commercial Large Ticket Prepaid <sup>4</sup>           | 0.90%   | \$20.00 | 0.90%      | \$20.00 |
| DS Commercial Electronic Prepaid                          | 2.30%   | \$0.10  | 2.30%      | \$0.10  |
| DS Commercial Base Submission Level Prepaid               | 2.95%   | \$0.10  | 2.95%      | \$0.10  |
| DS Commercial Utilities Debit Regulated                   | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Large Ticket Debit Regulated <sup>4</sup>   | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Electronic Debit Regulated                  | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Base Level Debit Regulated                  | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Regulated Debit w/o Fraud                   | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Regulated Prepaid w/o Fraud                 | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Utilities Prepaid Regulated                 | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Large Ticket Prepaid Regulated <sup>4</sup> | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Electronic Prepaid Regulated                | 0.05%   | \$0.21  | 0.05%      | \$0.21  |
| DS Commercial Base Level Prepaid Regulated                | 0.05%   | \$0.21  | 0.05%      | \$0.21  |

| Discover Consumer Programs           | Current |        | October-18 |        |
|--------------------------------------|---------|--------|------------|--------|
|                                      | Percent | Rate   | Percent    | Rate   |
| DS Cash Advance                      | 0.16%   | \$1.65 | 0.16%      | \$1.65 |
| DS PSL Recurring Payment             | 1.35%   | \$0.05 | 1.35%      | \$0.05 |
| DS PSL Utilities                     | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| DS PSL Supermarket/Warehouse         | 1.40%   | \$0.05 | 1.40%      | \$0.05 |
| DS PSL Emerging Market               | 1.45%   | \$0.05 | 1.45%      | \$0.05 |
| DS PSL Public Service                | 1.55%   | \$0.10 | 1.55%      | \$0.10 |
| DS PSL Express Service               | 1.95%   | \$0.00 | 1.95%      | \$0.00 |
| DS PSL Petroleum                     | 1.55%   | \$0.05 | 1.55%      | \$0.05 |
| DS PSL Retail                        | 1.56%   | \$0.10 | 1.56%      | \$0.10 |
| DS PSL Restaurant                    | 1.56%   | \$0.10 | 1.56%      | \$0.10 |
| DS PSL Hotel/Car                     | 1.58%   | \$0.10 | 1.58%      | \$0.10 |
| DS PSL Passenger                     | 1.75%   | \$0.10 | 1.75%      | \$0.10 |
| DS PSL Card Not Present              | 1.87%   | \$0.10 | 1.87%      | \$0.10 |
| DS PSL E-Commerce                    | 1.87%   | \$0.10 | 1.87%      | \$0.10 |
| DS Key Entry                         | 1.87%   | \$0.10 | 1.87%      | \$0.10 |
| DS PSL Insurance                     | 1.43%   | \$0.05 | 1.43%      | \$0.05 |
| DS PSL Real Estate                   | 1.10%   | \$0.00 | 1.10%      | \$0.00 |
| DS MID Submission Level              | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS Base Submission Level             | 2.95%   | \$0.10 | 2.95%      | \$0.10 |
| <b>Rewards Programs</b>              |         |        |            |        |
| DS PSL Recurring Payment Rewards     | 1.35%   | \$0.05 | 1.35%      | \$0.05 |
| DS PSL Supermarket/Warehouse Rewards | 1.65%   | \$0.05 | 1.65%      | \$0.05 |
| DS PSL Emerging Market Rewards       | 1.45%   | \$0.05 | 1.45%      | \$0.05 |
| DS PSL Public Services Rewards       | 1.55%   | \$0.10 | 1.55%      | \$0.10 |
| DS PSL Express Services Rewards      | 1.95%   | \$0.00 | 1.95%      | \$0.00 |
| DS PSL Petroleum Rewards             | 1.80%   | \$0.05 | 1.80%      | \$0.05 |
| DS PSL Retail Rewards                | 1.71%   | \$0.10 | 1.71%      | \$0.10 |

| Discover Consumer Programs                | Current |        | October-18 |        |
|---|---------|--------|------------|--------|
|   | Percent | Rate   | Percent    | Rate   |
| <b>Rewards Programs</b>                   |         |        |            |        |
| DS PSL Restaurant Rewards                 | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| DS PSL Hotel/Car Rewards                  | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| DS PSL Passenger Rewards                  | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| DS PSL Card Not Present Rewards           | 1.97%   | \$0.10 | 1.97%      | \$0.10 |
| DS PSL E-Commerce Rewards                 | 1.97%   | \$0.10 | 1.97%      | \$0.10 |
| DS Key Entry Rewards                      | 1.97%   | \$0.10 | 1.97%      | \$0.10 |
| DS PSL Utilities Rewards                  | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| DS PSL Real Estate Rewards                | 1.10%   | \$0.00 | 1.10%      | \$0.00 |
| DS PSL Insurance Rewards                  | 1.43%   | \$0.05 | 1.43%      | \$0.05 |
| DS MID Submission Level Rewards           | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS Base Submission Level Rewards          | 2.95%   | \$0.10 | 2.95%      | \$0.10 |
| <b>Premium Programs</b>                   |         |        |            |        |
| DS PSL Recurring Payment Premium          | 1.45%   | \$0.05 | 1.45%      | \$0.05 |
| DS PSL Utilities Premium                  | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| DS PSL Supermarket/Warehouse Premium      | 1.65%   | \$0.05 | 1.65%      | \$0.05 |
| DS PSL Emerging Market Premium            | 1.45%   | \$0.05 | 1.45%      | \$0.05 |
| DS PSL Public Service Premium             | 1.55%   | \$0.10 | 1.55%      | \$0.10 |
| DS PSL Express Service Premium            | 1.95%   | \$0.00 | 1.95%      | \$0.00 |
| DS PSL Petroleum Premium                  | 1.80%   | \$0.05 | 1.80%      | \$0.05 |
| DS PSL Retail Premium                     | 1.71%   | \$0.10 | 1.71%      | \$0.10 |
| DS PSL Restaurant Premium                 | 2.20%   | \$0.10 | 2.20%      | \$0.10 |
| DS PSL Hotel/Car Premium                  | 2.30%   | \$0.10 | 2.30%      | \$0.10 |
| DS PSL Passenger Premium                  | 2.30%   | \$0.10 | 2.30%      | \$0.10 |
| DS PSL Card Not Present Premium           | 2.00%   | \$0.10 | 2.00%      | \$0.10 |
| DS PSL E-Commerce Premium                 | 2.00%   | \$0.10 | 2.00%      | \$0.10 |
| DS Key Entry Premium                      | 2.00%   | \$0.10 | 2.00%      | \$0.10 |
| DS PSL Real Estate Premium                | 1.10%   | \$0.00 | 1.10%      | \$0.00 |
| DS PSL Insurance Premium                  | 1.43%   | \$0.05 | 1.43%      | \$0.05 |
| DS MID Submission Level Premium           | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS Base Submission Level Premium          | 2.95%   | \$0.10 | 2.95%      | \$0.10 |
| <b>Premium Plus Programs</b>              |         |        |            |        |
| DS PSL Recurring Payments Premium Plus    | 1.80%   | \$0.05 | 1.80%      | \$0.05 |
| DS PSL Utilities Premium Plus             | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| DS PSL Real Estate Premium Plus           | 2.30%   | \$0.10 | 2.30%      | \$0.10 |
| DS PSL Insurance Premium Plus             | 2.30%   | \$0.05 | 2.30%      | \$0.05 |
| DS PSL Supermarket/Warehouse Premium Plus | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| DS PSL Emerging Market Premium Plus       | 2.30%   | \$0.10 | 2.30%      | \$0.10 |
| DS PSL Public Service Premium Plus        | 1.55%   | \$0.10 | 1.55%      | \$0.10 |
| DS PSL Express Service Premium Plus       | 2.05%   | \$0.05 | 2.05%      | \$0.05 |
| DS PSL Petroleum Premium Plus             | 1.80%   | \$0.05 | 1.80%      | \$0.05 |
| DS PSL Retail Premium Plus                | 2.15%   | \$0.10 | 2.15%      | \$0.10 |
| DS PSL Restaurant Premium Plus            | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS PSL Hotel/Car Premium Plus             | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS PSL Passenger Premium Plus             | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS PSL Card Not Present Premium Plus      | 2.35%   | \$0.10 | 2.35%      | \$0.10 |
| DS PSL E-Commerce Premium Plus            | 2.35%   | \$0.10 | 2.35%      | \$0.10 |
| DS PSL Key Entry Premium Plus             | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS MID Submission Level Premium Plus      | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| DS Base Submission Level Premium Plus     | 2.95%   | \$0.10 | 2.95%      | \$0.10 |

| Discover Debit Programs                      | Current |        | October-18 |        |
|--|---------|--------|------------|--------|
|  | Percent | Rate   | Percent    | Rate   |
| DS PSL Recurring Payment Debit               | 1.20%   | \$0.05 | 1.20%      | \$0.05 |
| DS PSL Supermarket/Warehouse Debit           | 1.10%   | \$0.16 | 1.10%      | \$0.16 |
| DS PSL Emerging Market Debit                 | 0.90%   | \$0.20 | 0.90%      | \$0.20 |
| DS PSL Public Services Debit                 | 0.90%   | \$0.20 | 0.90%      | \$0.20 |
| DS PSL Express Services Debit                | 1.80%   | \$0.00 | 1.80%      | \$0.00 |
| DS PSL Petroleum Debit                       | 0.76%   | \$0.16 | 0.76%      | \$0.16 |
| DS PSL Retail Debit                          | 1.10%   | \$0.16 | 1.10%      | \$0.16 |
| DS PSL Restaurant Debit                      | 1.10%   | \$0.16 | 1.10%      | \$0.16 |
| DS PSL Hotel/Car Debit                       | 1.35%   | \$0.16 | 1.35%      | \$0.16 |
| DS PSL Passenger Debit                       | 1.59%   | \$0.16 | 1.59%      | \$0.16 |
| DS PSL Card Not Present Debit                | 1.75%   | \$0.20 | 1.75%      | \$0.20 |
| DS PSL E-Commerce Debit                      | 1.75%   | \$0.20 | 1.75%      | \$0.20 |
| DS Key Entry Debit                           | 1.75%   | \$0.20 | 1.75%      | \$0.20 |
| DS PSL Utilities Debit                       | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| DS MID Submission Level Debit                | 1.80%   | \$0.20 | 1.80%      | \$0.20 |
| DS Base Submission Level Debit               | 1.89%   | \$0.25 | 1.89%      | \$0.25 |
| DS PSL Supermarket/Warehouse CAP Debit       | 0.00%   | \$0.36 | 0.00%      | \$0.36 |
| DS PSL Real Estate Debit                     | 1.10%   | \$0.00 | 1.10%      | \$0.00 |
| DS PSL Insurance Debit                       | 0.80%   | \$0.25 | 0.80%      | \$0.25 |
| <b>Regulated Debit Programs<sup>3</sup></b>  |         |        |            |        |
| DS Regulated Debit                           | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Regulated Debit with Fraud                | 0.05%   | \$0.22 | 0.05%      | \$0.22 |
| DS PSL CNP Debit Regulated                   | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL E-Commerce Debit Regulated            | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Key Entry Debit Regulated                 | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Recurring Payments Debit Regulated    | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Utilities Debit Regulated             | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Real Estate Debit Regulated           | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Insurance Debit Regulated             | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Super/Warehouse Clubs Debit Regulated | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Emerging Markets Debit Regulated      | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Public Services Debit Regulated       | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Express Services Debit Regulated      | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Petroleum Debit Regulated             | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Retail Debit Regulated                | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Restaurants Debit Regulated           | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Hotels/Car Rentals Debit Regulated    | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Passenger Transport Debit Regulated   | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Mid Submission Level Debit Regulated      | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Base Submission Level Debit Regulated     | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Consumer Regulated Debit w/o Fraud        | 0.05%   | \$0.21 | 0.05%      | \$0.21 |

| Discover Prepaid Programs            | Current |        | October-18 |        |
|--------------------------------------|---------|--------|------------|--------|
|                                      | Percent | Rate   | Percent    | Rate   |
| DS PSL Recurring Payments Prepaid    | 1.20%   | \$0.05 | 1.20%      | \$0.05 |
| DS PSL Utilities Prepaid             | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| DS PSL Real Estate Prepaid           | 1.10%   | \$0.00 | 1.10%      | \$0.00 |
| DS PSL Insurance Prepaid             | 0.80%   | \$0.25 | 0.80%      | \$0.25 |
| DS PSL Supermarket/Warehouse Prepaid | 1.10%   | \$0.16 | 1.10%      | \$0.16 |
| DS PSL Emerging Market Prepaid       | 0.90%   | \$0.20 | 0.90%      | \$0.20 |
| DS PSL Public Service Prepaid        | 0.90%   | \$0.20 | 0.90%      | \$0.20 |
| DS PSL Express Service Prepaid       | 1.80%   | \$0.00 | 1.80%      | \$0.00 |
| DS PSL Petroleum Prepaid             | 0.76%   | \$0.16 | 0.76%      | \$0.16 |

| Discover Prepaid Programs                      | Current |        | October-18 |        |
|--|---------|--------|------------|--------|
|  | Percent | Rate   | Percent    | Rate   |
| DS PSL Retail Prepaid                          | 1.10%   | \$0.16 | 1.10%      | \$0.16 |
| DS PSL Restaurant Prepaid                      | 1.10%   | \$0.16 | 1.10%      | \$0.16 |
| DS PSL Hotel/Car Prepaid                       | 1.35%   | \$0.16 | 1.35%      | \$0.16 |
| DS PSL Passenger Prepaid                       | 1.59%   | \$0.16 | 1.59%      | \$0.16 |
| DS PSL Card Not Present Prepaid                | 1.75%   | \$0.20 | 1.75%      | \$0.20 |
| DS PSL E-Commerce Prepaid                      | 1.75%   | \$0.20 | 1.75%      | \$0.20 |
| DS Key Entry Prepaid                           | 1.75%   | \$0.20 | 1.75%      | \$0.20 |
| DS MID Submission Level Prepaid                | 1.80%   | \$0.20 | 1.80%      | \$0.20 |
| DS Base Submission Level Prepaid               | 1.89%   | \$0.25 | 1.89%      | \$0.25 |
| <b>Prepaid Regulated Programs<sup>1</sup></b>  |         |        |            |        |
| DS PSL CNP Prepaid Regulated                   | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL E-Commerce Prepaid Regulated            | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Key Entry Prepaid Regulated                 | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Recurring Payments Prepaid Regulated    | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Utilities Prepaid Regulated             | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Real Estate Prepaid Regulated           | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Insurance Prepaid Regulated             | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Super/Warehouse Clubs Prepaid Regulated | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Emerging Markets Prepaid Regulated      | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Public Services Prepaid Regulated       | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Express Services Prepaid Regulated      | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Petroleum Prepaid Regulated             | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Retail Prepaid Regulated                | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Restaurants Prepaid Regulated           | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Hotels/Car Rentals Prepaid Regulated    | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS PSL Passenger Transport Prepaid Regulated   | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Mid Submission Level Prepaid Regulated      | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Base Submission Level Prepaid Regulated     | 0.05%   | \$0.21 | 0.05%      | \$0.21 |
| DS Consumer Regulated Prepaid w/o Fraud        | 0.05%   | \$0.21 | 0.05%      | \$0.21 |

| Discover International Programs <sup>1</sup> | Current |        | October-18 |        |
|--|---------|--------|------------|--------|
|  | Percent | Rate   | Percent    | Rate   |
| DS International Cash Advance                | 0.16%   | \$3.00 | 0.16%      | \$3.00 |
| DS International Base                        | 1.70%   | \$0.10 | 1.70%      | \$0.10 |
| DS International Adjustment                  | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS International Consumer Prepaid            | 1.20%   | \$0.00 | 1.20%      | \$0.00 |
| DS International Consumer Credit             | 1.65%   | \$0.00 | 1.65%      | \$0.00 |
| DS International Commercial                  | 1.90%   | \$0.00 | 1.90%      | \$0.00 |
| DS International Consumer Debit              | 1.20%   | \$0.00 | 1.20%      | \$0.00 |
| DS CANADA INTL ELECTRONIC                    | 1.20%   | \$0.00 | 1.20%      | \$0.00 |
| DS CANADA INTL BASE SUBMISSION LEVEL         | 1.72%   | \$0.00 | 1.72%      | \$0.00 |

| Discover Refund Programs <sup>2</sup>            | Current |        | October-18 |        |
|--|---------|--------|------------|--------|
|  | Percent | Rate   | Percent    | Rate   |
| DS Commercial Adjustment P1                      | 2.25%   | \$0.00 | 2.25%      | \$0.00 |
| DS Commercial Adjustment Voucher Program 1 Debit | 2.25%   | \$0.00 | 2.25%      | \$0.00 |
| DS Commercial Adj Program 1 Debit Regulated      | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Commercial Adj Regulated Debit w/o Fraud      | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Commercial Adjustment P1 Prepaid              | 2.25%   | \$0.00 | 2.25%      | \$0.00 |
| DS Commercial Adj Program 1 Prepaid Regulated    | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Commercial Adj Regulated Prepaid w/o Fraud    | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adjustment P1                        | 2.07%   | \$0.00 | 2.07%      | \$0.00 |
| DS Consumer Adjustment P2                        | 2.02%   | \$0.00 | 2.02%      | \$0.00 |



| Discover Refund Programs <sup>2</sup>       | Current |        | October-18 |        |
|---|---------|--------|------------|--------|
|   | Percent | Rate   | Percent    | Rate   |
| DS Consumer Adjustment P3                   | 1.75%   | \$0.00 | 1.75%      | \$0.00 |
| DS Consumer Adjustment P1 Rewards           | 2.07%   | \$0.00 | 2.07%      | \$0.00 |
| DS Consumer Adjustment P2 Rewards           | 2.02%   | \$0.00 | 2.02%      | \$0.00 |
| DS Consumer Adjustment P3 Rewards           | 1.75%   | \$0.00 | 1.75%      | \$0.00 |
| DS Consumer Adjustment P1 Premium           | 2.07%   | \$0.00 | 2.07%      | \$0.00 |
| DS Consumer Adjustment P2 Premium           | 2.02%   | \$0.00 | 2.02%      | \$0.00 |
| DS Consumer Adjustment P3 Premium           | 1.75%   | \$0.00 | 1.75%      | \$0.00 |
| DS Consumer Adjustment P1 Premium Plus      | 2.07%   | \$0.00 | 2.07%      | \$0.00 |
| DS Consumer Adjustment P2 Premium Plus      | 2.02%   | \$0.00 | 2.02%      | \$0.00 |
| DS Consumer Adjustment P3 Premium Plus      | 1.75%   | \$0.00 | 1.75%      | \$0.00 |
| DS Consumer Adjustment P1 Debit             | 1.80%   | \$0.00 | 1.80%      | \$0.00 |
| DS Consumer Adjustment P2 Debit             | 1.69%   | \$0.00 | 1.69%      | \$0.00 |
| DS Consumer Adjustment P3 Debit             | 1.35%   | \$0.00 | 1.35%      | \$0.00 |
| DS Consumer Adj Program 1 Debit Regulated   | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adj Program 2 Debit Regulated   | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adj Program 3 Debit Regulated   | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adj Regulated Debit w/o Fraud   | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adjustment P1 Prepaid           | 1.80%   | \$0.00 | 1.80%      | \$0.00 |
| DS Consumer Adjustment P2 Prepaid           | 1.69%   | \$0.00 | 1.69%      | \$0.00 |
| DS Consumer Adjustment P3 Prepaid           | 1.35%   | \$0.00 | 1.35%      | \$0.00 |
| DS Consumer Adj Program 1 Prepaid Regulated | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adj Program 2 Prepaid Regulated | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adj Program 3 Prepaid Regulated | 0.00%   | \$0.00 | 0.00%      | \$0.00 |
| DS Consumer Adj Regulated Prepaid w/o Fraud | 0.00%   | \$0.00 | 0.00%      | \$0.00 |

**Footnotes:**

**1** Discover assesses the following fees on Discover International transactions; the Discover International Processing Fee (0.50% of the amount of Card Sales and Cash Advances) and the Discover International Service Fee (0.80% of amount of Card Sales). Both rates are effective April 2016.

**2** Applicable to U.S. domestic transactions only, Discover does not refund interchange on International Refund / Return transactions.

**3** Regulated interchange rates are applicable to transactions destined to regulated (non-exempt) issuers, as defined by the Federal Reserve's final rules on Debit Card Interchange Fees announced on June 29, 2011. Transaction fees may be increased by \$0.01 if the Issuer of a Non-Exempt Debit or Prepaid Card operates a fraud compliance program that is certified with Discover as compliant with Federal Reserve Board final rules.

**4** Registrations is not required. Eligible MCCs: 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5199, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, or 5198. Sale amount must be greater than or equal to U.S. \$5,000.00. Other qualification requirements apply.

## PayPal

| PayPal Credit Programs         | Current |        | October-18 |        |
|--------------------------------|---------|--------|------------|--------|
|                                | Percent | Rate   | Percent    | Rate   |
| PayPal Government <sup>1</sup> | 1.35%   | \$0.05 | 1.35%      | \$0.05 |
| Paypal Hotel/Car               | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| PayPal Passenger               | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| PayPal Petroleum               | 1.50%   | \$0.10 | 1.50%      | \$0.10 |
| PayPal Restaurant              | 1.85%   | \$0.05 | 1.85%      | \$0.05 |
| PayPal Retail                  | 1.55%   | \$0.10 | 1.55%      | \$0.10 |
| PayPal Small Ticket            | 1.70%   | \$0.02 | 1.70%      | \$0.02 |
| PayPal Supermarket             | 1.50%   | \$0.05 | 1.50%      | \$0.05 |
| PayPal Utilities               | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| Paypal Warehouse               | 1.10%   | \$0.05 | 1.10%      | \$0.05 |
| Paypal MID                     | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| PayPal Maximum                 | 2.90%   | \$0.10 | 2.90%      | \$0.10 |
| PayPal Refund                  | 1.50%   | \$0.00 | 1.50%      | \$0.00 |
| PayPal Mobile Government       | 1.35%   | \$0.05 | 1.35%      | \$0.05 |
| Paypal Mobile Hotel/Car        | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| PayPal Mobile Passenger        | 1.90%   | \$0.10 | 1.90%      | \$0.10 |
| PayPal Mobile Petroleum        | 1.50%   | \$0.10 | 1.50%      | \$0.10 |
| PayPal Mobile Restaurant       | 1.85%   | \$0.05 | 1.85%      | \$0.05 |
| PayPal Mobile Retail Base      | 1.55%   | \$0.10 | 1.55%      | \$0.10 |
| PayPal Mobile Small Ticket     | 1.70%   | \$0.02 | 1.70%      | \$0.02 |
| PayPal Mobile Supermarket Base | 1.50%   | \$0.05 | 1.50%      | \$0.05 |
| PayPal Mobile Utilities        | 0.00%   | \$0.75 | 0.00%      | \$0.75 |
| Paypal Mobile Warehouse        | 1.10%   | \$0.05 | 1.10%      | \$0.05 |
| Paypal Mobile MID              | 2.40%   | \$0.10 | 2.40%      | \$0.10 |
| PayPal Mobile Maximum          | 2.90%   | \$0.10 | 2.90%      | \$0.10 |
| PayPal Mobile Refund           | 1.50%   | \$0.00 | 1.50%      | \$0.00 |

### Footnotes:

<sup>1</sup> The Government rate is limited to the following MCCs: 9311, 9222, 9211, 9399, 4111, 4112, 4784, 9402, 9405