

**FISERV**

**DISCOVER**

**INTERCHANGE PROGRAM GUIDE**

**U.S. and International**

**April 2025**

This document has been revised.

Effective April 11, 2025

**\*Updated 2/4/2025**

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## **DISCOVER INTERCHANGE PROGRAMS**

### **CONSUMER CARD DATA REQUIREMENTS**

At present there are no special Consumer Card data requirements

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**CASH ADVANCE = 0.16% + \$1.65**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• Must be MCC 6010	• If not...refer to the appropriate Interchange Program
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If Card Not Present...refer to the appropriate Interchange Program
• Valid Authorization	• If no authorization...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
<b>NOTES:</b>	
Discover Cash Reimbursement AIPC = 099	North/South/Memphis Plan Code = 023 Fee Attribute = 099

**Prime Submission Level (PSL) Program Rules**

The following are MCC categories referred to throughout this document and generally limited to or excluded from\* PSL programs, please see specific program for rules:

- Utilities: 4900
- Real Estate: 6513
- Insurance: 5960, 6300
- Supermarkets/Warehouse Clubs: 5300, 5411
- Emerging Markets: 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398
- Public Services: 4784, 9211, 9222, 9223, 9311, 9399, 9405
- Petroleum: 5541, 5542
- Restaurants: 5812, 5814
- Hotels/Car Rentals: 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519
- Passenger Transport: 3000–3350, 4111, 4112, 4131, 4411, 4511
- Quasi Cash\*: 4829, 6050, 6051, 6540
- High Risk\*: 5962, 5966, 5967
- Digital Goods: 5815–5818
- Direct Marketing: 5262, 5960, 5962, 5964, 5965, 5966, 5967, 5968, 5969

**PSL RECURRING PAYMENT CORE = 1.35% + \$0.05****PSL RECURRING PAYMENT REWARDS = 1.35% + \$0.05****PSL RECURRING PAYMENT DEBIT = 1.20% + \$0.05****PSL RECURRING PAYMENT PREPAID = 1.20% + \$0.05****PSL RECURRING PAYMENT PREMIUM = 1.45% + \$0.05****PSL RECURRING PAYMENT PREMIUM PLUS = 1.80% + \$0.05****PSL RECURRING PAYMENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21****PSL RECURRING PAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22****PSL RECURRING PAYMENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

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**PSL RECURRING PAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22****PSL RECURRING PAYMENT REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to appropriate Interchange Program
• MCC must be 4814, 4899, 5968, 7997, or 8351	• If not...refer to appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 2 day Settlement	• Within 3 days...Base Submission Level
• Processing Code 13, 14, 15 or 16	• If not...refer to appropriate Interchange Program
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 157 Discover Rewards AIPC = 100 Discover Debit AIPC = 101 Discover Prepaid AIPC = 335 Discover Premium AIPC = 139 Discover Premium Plus AIPC = 208 Discover Debit With Fraud AIPC = 366 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 392 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South:  Core Plan Code = 304  Rewards Plan Code = 004  Debit Plan Code = 604  Prepaid Plan Code = 804  Premium Plan Code = 104  Premium Plus Plan Code = 404  Debit Without Fraud Fee Plan Code = 745  Debit With Fraud Plan Code = 728  Prepaid Without Fraud Fee Plan Code = 845  Prepaid With Fraud Plan Code = 828  Regulated Incent Plan Code = 700</p> <p>Omaha:  Core Fee Attribute = 157  Rewards Fee Attribute = 100  Debit Fee Attribute = 101  Prepaid Fee Attribute = 335  Premium Fee Attribute = 139  Premium Plus Fee Attribute = 208  Debit (With Fraud) Fee Attribute = 366  Debit (Without Fraud) Fee Attribute = 452  Prepaid (With Fraud) Fee Attribute = 392  Prepaid (Without Fraud) Fee Attribute = 453</p>
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**PSL UTILITIES CORE = 0.00% + \$0.75**

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**PSL UTILITIES REWARDS = 0.00% + \$0.75**

**PSL UTILITIES DEBIT = 0.00% + \$0.75**

**PSL UTILITIES PREPAID = 0.00% + \$0.75**

**PSL UTILITIES PREMIUM = 0.00% + \$0.75**

**PSL UTILITIES PREMIUM PLUS = 0.00% + \$0.75**

**PSL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL UTILITIES REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to Commercial Utilities Interchange Program
• MCC must be 4900	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 2 day Settlement	• Within 3 days...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 158 Discover Rewards AIPC = 137 Discover Debit AIPC = 138 Discover Prepaid AIPC = 336 Discover Premium AIPC = 140 Discover Premium Plus AIPC = 209 Discover Debit With Fraud AIPC = 367 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 393 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 324 Rewards Plan Code = 024 Debit Plan Code = 624 Prepaid Plan Code = 824 Premium Plan Code = 124 Premium Plus Plan Code = 424 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 746 Debit With Fraud Plan Code = 729 Prepaid Without Fraud Fee Plan Code = 846 Prepaid With Fraud Plan Code = 829  Omaha: Core Fee Attribute = 158 Rewards Fee Attribute = 137 Debit Fee Attribute = 138 Prepaid Fee Attribute = 336 Premium Fee Attribute = 140 Premium Plus Fee Attribute = 209 Debit (With Fraud) Fee Attribute = 367 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 393 Prepaid (Without Fraud) Fee Attribute = 453
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**PSL REAL ESTATE CORE = 1.10% + \$0.00**

**PSL REAL ESTATE REWARDS = 1.10% + \$0.00**

**PSL REAL ESTATE DEBIT = 1.10% + \$0.00**

**PSL REAL ESTATE PREPAID = 1.10% + \$0.00**

**PSL REAL ESTATE PREMIUM = 1.10% + \$0.00**

**PSL REAL ESTATE PREMIUM PLUS = 2.30% + \$0.10**

**PSL REAL ESTATE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL REAL ESTATE DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL REAL ESTATE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL REAL ESTATE PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL REAL ESTATE REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 6513	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 3 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 175 Discover Rewards AIPC = 176 Discover Debit AIPC = 178 Discover Prepaid AIPC = 337 Discover Premium AIPC = 177 Discover Premium Plus AIPC = 210 Discover Debit With Fraud AIPC = 368 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 394 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 325 Rewards Plan Code = 025 Debit Plan Code = 625 Prepaid Plan Code = 825 Premium Plan Code = 125 Premium Plus Plan Code = 425 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 747 Debit With Fraud Plan Code = 730 Prepaid Without Fraud Fee Plan Code = 847 Prepaid With Fraud Plan Code = 830
	Omaha: Core Fee Attribute = 175 Rewards Fee Attribute = 176 Debit Fee Attribute = 178 Prepaid Fee Attribute = 337 Premium Fee Attribute = 177 Premium Plus Fee Attribute = 210 Debit (With Fraud) Fee Attribute = 368 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 394

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**PSL DEBT REPAYMENT DEBIT = 0.70% + \$0.16****PSL DEBT REPAYMENT DEBIT WITHOUT FRAUD = 0.05% + \$0.21****PSL DEBT REPAYMENT DEBIT WITH FRAUD = 0.05% + \$0.22****PSL DEBT REPAYMENT MAXIMUM DEBIT = 0.00% + \$2.40****PSL DEBT REPAYMENT MAXIMUM DEBIT WITHOUT FRAUD = 0.05% + \$0.21****PSL DEBT REPAYMENT MAXIMUM DEBIT WITH FRAUD = 0.05% + \$0.22****PSL DEBT REPAYMENT PREPAID = 0.70% + \$0.16****PSL DEBT REPAYMENT PREPAID WITHOUT FRAUD = 0.05% + \$0.21****PSL DEBT REPAYMENT PREPAID WITH FRAUD = 0.05% + \$0.22****PSL DEBT REPAYMENT MAXIMUM PREPAID = 0.00% + \$2.40****PSL DEBT REPAYMENT MAXIMUM PREPAID WITHOUT FRAUD = 0.05% + \$0.21****PSL DEBT REPAYMENT MAXIMUM PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer Debit or Prepaid card	• If not...refer to the appropriate Interchange Program
• MCC must be 6012 or 6051	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• Card Not Present with Manual Entry, E-Commerce, Stored Card Account, Mobile Commerce, or VRU POS Entry Mode	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• Transaction Data Condition Code must be 00, 60,70, 71, 72 or 74	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level

<ul style="list-style-type: none"> <li>• NRID must be present</li> <li>• Transaction Amount Limits:           <ul style="list-style-type: none"> <li>○ Less than or equal to \$320.00 - Debt Repayment</li> <li>○ Greater than \$320.00 – Debt Repayment Maximum</li> </ul> </li> <li>• Card Sale must be a local card sale that occurs in the US</li> </ul>	<ul style="list-style-type: none"> <li>• If no NRID...Base Submission Level</li> <li>• If not...Base Submission Level</li> <li>• If not...follow the non-US Process</li> </ul>
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**NOTES:**

- Merchant must be registered for Debt Repayment program (indicator of Y)
- Authorizations using a Consumer Credit or Commercial Credit, Debit, or Prepaid card will be declined if merchant is registered for Debt Repayment

Discover Debit AIPC = 479 Discover Max Debit AIPC = 480 Discover Debit With Fraud AIPC = 481 Discover Debit Without Fraud AIPC = 452 Discover Prepaid AIPC = 482 Discover Max Prepaid AIPC = 483 Discover Prepaid With Fraud AIPC = 484 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South:</p> <p>Debit Plan Code = 634 Debit (With Fraud) Plan Code = 781 Debit (Without Fraud) Plan Code = 779 Max Debit Plan Code = 635 Max Debit (With Fraud) Plan Code = 782 Max Debit (Without Fraud) Plan Code = 780 Prepaid Plan Code = 882 Prepaid (With Fraud) Plan Code = 886 Prepaid (Without Fraud) Plan Code = 884 Max Prepaid Plan Code = 883 Max Prepaid (With Fraud) Plan Code = 887 Max Prepaid (Without Fraud) Plan Code = 885</p> <p>Omaha:</p> <p>Debit Fee Attribute = 479 Max Debit Fee Attribute = 480 Debit (With Fraud) Fee Attribute = 481 Debit (Without Fraud) Fee Attribute = 452 Prepaid Fee Attribute = 482 Max Prepaid Fee Attribute = 483 Prepaid (With Fraud) Fee Attribute = 484</p>
	Prepaid (Without Fraud) Fee Attribute = 453

**PSL INSURANCE CORE = 1.43% + \$0.05**

**PSL INSURANCE REWARDS = 1.43% + \$0.05**

**PSL INSURANCE DEBIT = 0.80% + \$0.25**

**PSL INSURANCE PREPAID = 0.80% + \$0.25**

**PSL INSURANCE PREMIUM = 1.43% + \$0.05**

**PSL INSURANCE PREMIUM PLUS = 2.30% + \$0.05**

**PSL INSURANCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL INSURANCE DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL INSURANCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL INSURANCE PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL INSURANCE REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
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• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 5960 or 6300	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 3 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• Valid Authorization	• No authorization . . . Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 179 Discover Rewards AIPC = 180 Discover Debit AIPC = 182 Discover Prepaid AIPC = 338 Discover Premium AIPC = 181 Discover Premium Plus AIPC = 211 Discover Debit With Fraud AIPC = 369 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 395 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South:</p> <p>Core Plan Code = 326 Rewards Plan Code = 026 Debit Plan Code = 626 Prepaid Plan Code = 826 Premium Plan Code = 126 Premium Plus Plan Code = 426 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 748 Debit With Fraud Plan Code = 731 Prepaid Without Fraud Fee Plan Code = 848 Prepaid With Fraud Plan Code = 831</p> <p>Omaha:</p> <p>Core Fee Attribute = 179 Rewards Fee Attribute = 180 Debit Fee Attribute = 182 Prepaid Fee Attribute = 338 Premium Fee Attribute = 181 Premium Plus Fee Attribute = 211 Debit (With Fraud) Fee Attribute = 369 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 395 Prepaid (Without Fraud) Fee Attribute = 453</p>
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**PSL SUPERMARKETS/WAREHOUSE CLUBS CORE = 1.40% + \$0.05**

**PSL SUPERMARKETS/WAREHOUSE CLUBS REWARDS = 1.62% + \$0.10**

**PSL SUPERMARKETS/WAREHOUSE CLUBS DEBIT = 1.10% + \$0.16 with a \$0.36 cap**

**PSL SUPERMARKETS/WAREHOUSE CLUBS PREPAID = 1.12% + \$0.16 with a \$0.36 cap**

**PSL SUPERMARKETS/WAREHOUSE CLUBS PREMIUM = 1.65 % + \$0.10**

**PSL SUPERMARKETS/WAREHOUSE CLUBS PREMIUM PLUS = 2.10% + \$0.10**

**PSL SUPERMARKETS/WAREHOUSE CLUBS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL SUPERMARKETS/WAREHOUSE CLUBS DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL SUPERMARKETS/WAREHOUSE CLUBS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL SUPERMARKETS/WAREHOUSE CLUBS PREPAID WITH FRAUD = 0.05% + \$0.22 PSL**

**SUPERMARKETS/WAREHOUSE CLUBS REGULATED INCENT = 0.05% + \$0.22**

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<b>QUALIFICATIONS</b>	<b>DOWNGRADE REASONS</b>
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 5300 or 5411	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If key-entered . . . Base Submission Level
• 2 day Settlement	• Within 3 days...Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
<b>NOTES:</b>	
Discover Core AIPC = 159 Discover Rewards AIPC = 102 Discover Debit AIPC = 103 Discover Prepaid AIPC = 342 Discover Premium AIPC = 141 Discover Premium Plus AIPC = 212 Discover Debit With Fraud AIPC = 373 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 399 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South:  Core Plan Code = 305  Rewards Plan Code = 005  Debit Plan Code = 605  Prepaid Plan Code = 805  Premium Plan Code = 105  Premium Plus Plan Code = 405  Regulated Incent Plan Code = 700  Debit Without Fraud Fee Plan Code = 749  Debit With Fraud Plan Code = 732  Prepaid Without Fraud Fee Plan Code = 849  Prepaid With Fraud Plan Code = 832</p> <p>Omaha:  Core Fee Attribute = 159  Rewards Fee Attribute = 102  Debit Fee Attribute = 103  Prepaid Fee Attribute = 342  Premium Fee Attribute = 141  Premium Plus Fee Attribute = 212  Debit (With Fraud) Fee Attribute = 373  Debit (Without Fraud) Fee Attribute = 452  Prepaid (With Fraud) Fee Attribute = 399  Prepaid (Without Fraud) Fee Attribute = 453</p>

**PSL EMERGING MARKET DEBIT = 0.90% + \$0.20**  
**PSL EMERGING MARKET PREPAID = 0.90% + \$0.20**

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**PSL EMERGING MARKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL EMERGING MARKET DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL EMERGING MARKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL EMERGING MARKET PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL EMERGING MARKET REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 4899, 5968, 5983, 6533, 8211, 8220, 8299, or 8351	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 3 day Settlement	• Within 3 days...Base Submission Level
• Valid Authorization	• No authorization.... Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Debit AIPC = 105 Discover Prepaid AIPC = 343 Discover Debit With Fraud AIPC = 374 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 400 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South: Core Plan Code = 306 Rewards Plan Code = 006 Debit Plan Code = 606 Prepaid Plan Code = 806 Premium Plan Code = 106 Premium Plus Plan Code = 406 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 750 Debit With Fraud Plan Code = 733 Prepaid Without Fraud Fee Plan Code = 850 Prepaid With Fraud Plan Code = 833</p> <p>Omaha: Core Fee Attribute = 160 Rewards Fee Attribute = 104 Debit Fee Attribute = 105 Prepaid Fee Attribute = 343 Premium Fee Attribute = 142 Premium Plus Fee Attribute = 213 Debit (With Fraud) Fee Attribute = 374 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 400 Prepaid (Without Fraud) Fee Attribute = 453</p>
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**PSL CHARITY CORE = 1.45% + \$0.05**

**PSL CHARITY REWARDS = 1.50% + \$0.05**

**PSL CHARITY DEBIT = 0.90% + \$0.20**

**PSL CHARITY PREPAID = 0.90% + \$0.20**

**PSL CHARITY PREMIUM = 1.50% + \$0.05**

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**PSL CHARITY PREMIUM PLUS = 2.30% + \$0.10**

**PSL CHARITY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL CHARITY DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL CHARITY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL CHARITY PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL CHARITY REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to appropriate Interchange Program
• MCC must be 8398	• If not...refer to appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 3 day Settlement	• Exceeds 3 days...Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
<b>NOTES:</b>	

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Discover Core AIPC = 844  
 Discover Rewards AIPC = 845  
 Discover Debit AIPC = 840  
 Discover Prepaid AIPC = 841  
 Discover Premium AIPC = 846  
 Discover Premium Plus AIPC = 847  
 Discover Debit With Fraud AIPC = 842  
 Discover Debit Without Fraud AIPC = 452  
 Discover Prepaid With Fraud AIPC = 843  
 Discover Prepaid Without Fraud AIPC = 453

North/Memphis/South:  
 Core Plan Code = 329  
 Rewards Plan Code = 029  
 Debit Plan Code = 638  
 Prepaid Plan Code = 891  
 Premium Plan Code = 129  
 Premium Plus Plan Code = 429  
 Debit Without Fraud Fee Plan Code = 788  
 Debit With Fraud Plan Code = 787  
 Prepaid Without Fraud Fee Plan Code = 893  
 Prepaid With Fraud Plan Code = 892  
 Regulated Incent Plan Code = 700

Omaha:  
 Core Fee Attribute = 844  
 Rewards Fee Attribute = 845  
 Debit Fee Attribute = 840  
 Prepaid Fee Attribute = 841 Premium  
 Fee Attribute = 846  
 Premium Plus Fee Attribute = 847  
 Debit (With Fraud) Fee Attribute = 842  
 Debit (Without Fraud) Fee Attribute = 452  
 Prepaid (With Fraud) Fee Attribute = 843  
 Prepaid (Without Fraud) Fee Attribute = 453

**PSL PUBLIC SERVICES CORE = 1.55% + \$0.10**

**PSL PUBLIC SERVICES REWARDS = 1.55% + \$0.10**

**PSL PUBLIC SERVICES DEBIT = 0.90% + \$0.20**

**PSL PUBLIC SERVICES DEBIT (Maximum) >\$200) = 0.00% + \$2.00**

**PSL PUBLIC SERVICES PREPAID = 0.90% + \$0.20**

**PSL PUBLIC SERVICES PREPAID (Maximum >\$200) = 0.00% + \$2.00**

**PSL PUBLIC SERVICES PREMIUM = 1.55% + \$0.10**

**PSL PUBLIC SERVICES PREMIUM PLUS = 1.55% + \$0.10**

**PSL PUBLIC SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL PUBLIC SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL PUBLIC SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL PUBLIC SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL PUBLIC SERVICES REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 4784, 9211, 9222, 9223, 9311, 9399, or 9405	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 3 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• Valid Authorization	• No authorization . . . Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level

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<ul style="list-style-type: none"> <li>• Card Sale must be a local card sale that occurs in the US</li> </ul> <p><b>NOTES:</b></p>	<ul style="list-style-type: none"> <li>• If not...follow the non-US Process</li> </ul>
<p>Discover Core AIPC = 161      Discover Rewards AIPC = 106      Discover Debit AIPC = 107      Discover Prepaid AIPC = 344      Discover Premium AIPC = 143      Discover Premium Plus AIPC = 214      Discover Debit With Fraud AIPC = 375      Discover Debit Without Fraud AIPC = 452      Discover Prepaid With Fraud AIPC = 401      Discover Prepaid Without Fraud AIPC = 453</p>	<p>North/Memphis/South:      Core Plan Code = 307      Rewards Plan Code = 007      Debit Plan Code = 607      Prepaid Plan Code = 807      Premium Plan Code = 107      Premium Plus Plan Code = 407      Regulated Incent Plan Code = 700      Debit Without Fraud Fee Plan Code = 751      Debit With Fraud Plan Code = 734      Prepaid Without Fraud Fee Plan Code = 851      Prepaid With Fraud Plan Code = 834</p> <p>Omaha:      Core Fee Attribute = 161      Rewards Fee Attribute = 106      Debit Fee Attribute = 107      Prepaid Fee Attribute = 344      Premium Fee Attribute = 143      Premium Plus Fee Attribute = 214      Debit (With Fraud) Fee Attribute = 375      Debit (Without Fraud) Fee Attribute = 452      Prepaid (With Fraud) Fee Attribute = 401      Prepaid (Without Fraud) Fee Attribute = 453</p>

**PSL MICRO TICKET CORE = 1.95% + \$0.00**

**PSL MICRO TICKET REWARDS = 1.95% + \$0.00**

**PSL MICRO TICKET DEBIT = 1.80% + \$0.00**

**PSL MICRO TICKET PREPAID = 1.80% + \$0.00**

**PSL MICRO TICKET PREMIUM = 1.95% + \$0.00**

**PSL MICRO TICKET PREMIUM PLUS = 2.05 + \$0.05**

**PSL MICRO TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL MICRO TICKET DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL MICRO TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL MICRO TICKET PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>• Must be US Consumer card</li> <li>• MCC must be 4111, 4112, 4131, 4784, 5499, 5552, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841</li> <li>• MCC must match between authorization and settlement</li> </ul>	<ul style="list-style-type: none"> <li>• If not...refer to the appropriate Interchange Program</li> <li>• If not...refer to the appropriate Interchange Program</li> </ul>
	<ul style="list-style-type: none"> <li>• If not...Base Submission Level</li> </ul>

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• Transaction Amount Limit: ○ Less than or equal to \$5.00	• Exceeds Amount . . . refer to the appropriate Interchange Program
• 2 day Settlement	• Within 3 days . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization (trans over amount limit)	• No authorization . . . Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 820  
 Discover Rewards AIPC = 821  
 Discover Debit AIPC = 817  
 Discover Prepaid AIPC = 818  
 Discover Premium AIPC = 822  
 Discover Premium Plus AIPC = 823  
 Discover Debit With Fraud AIPC = 824  
 Discover Debit Without Fraud AIPC = 452  
 Discover Prepaid With Fraud AIPC = 825  
 Discover Prepaid Without Fraud AIPC = 453

North/Memphis/South:  
 Core Plan Code = 328  
 Rewards Plan Code = 028  
 Debit Plan Code = 637  
 Prepaid Plan Code = 888  
 Premium Plan Code = 128  
 Premium Plus Plan Code = 428  
 Debit Without Fraud Fee Plan Code = 786  
 Debit With Fraud Plan Code = 785  
 Prepaid Without Fraud Fee Plan Code = 890  
 Prepaid With Fraud Plan Code = 889  
 Omaha:  
 Core Fee Attribute = 820  
 Rewards Fee Attribute = 821  
 Debit Fee Attribute = 817  
 Prepaid Fee Attribute = 818 Premium  
 Fee Attribute = 822  
 Premium Plus Fee Attribute = 823  
 Debit (With Fraud) Fee Attribute = 824  
 Debit (Without Fraud) Fee Attribute = 452  
 Prepaid (With Fraud) Fee Attribute = 825  
 Prepaid (Without Fraud) Fee Attribute = 453

**PSL EXPRESS SERVICES CORE = 1.95% + \$0.00**

**PSL EXPRESS SERVICES REWARDS = 1.95% + \$0.00**

**PSL EXPRESS SERVICES DEBIT = 1.80% + \$0.00**

**PSL EXPRESS SERVICES PREPAID = 1.80% + \$0.25**

**PSL EXPRESS SERVICES PREMIUM = 1.97% + \$0.00**

**PSL EXPRESS SERVICES PREMIUM PLUS = 2.05% + \$0.05**

**PSL EXPRESS SERVICES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL EXPRESS SERVICES DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL EXPRESS SERVICES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL EXPRESS SERVICES PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL EXPRESS SERVICES REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 4111, 4112, 4121, 4131, 4784, 5499, 5552, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, 7841	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• Transaction Amount Limit: ○ Less than or equal to \$15.00 for MCCs 4111, 4131, 4784, 5499, 5812, 5814, 5994, 7211, 7216, 7338, 7523, 7542, 7832, or 7841 ○ Less than or equal to \$25.00 for MCC 4121	• Exceeds Amount . . . refer to the appropriate Interchange Program
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If key-entered . . . Base Submission Level
• 2 day Settlement	• Within 3 days . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization (trans over amount limit)	• No authorization . . . Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

#### NOTES:

Discover Core AIPC = 162 Discover Rewards AIPC = 108 Discover Debit = 109 Discover Prepaid AIPC = 345 Discover Premium = 144 Discover Premium Plus = 215 Discover Debit With Fraud AIPC = 376 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 402 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South: Core Plan Code = 308 Rewards Plan Code = 008 Debit Plan Code = 608 Prepaid Plan Code = 808 Premium Plan Code = 108 Premium Plus Plan Code = 408 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 752 Debit With Fraud Plan Code = 735 Prepaid Without Fraud Fee Plan Code = 852 Prepaid With Fraud Plan Code = 835</p> <p>Omaha:</p> <p>Core Fee Attribute = 162 Rewards Fee Attribute = 108 Debit Fee Attribute = 109 Prepaid Fee Attribute = 345 Premium Fee Attribute = 144</p>
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Premium Plus Fee Attribute = 215
Debit (With Fraud) Fee Attribute = 376
Debit (Without Fraud) Fee Attribute = 452
Prepaid (With Fraud) Fee Attribute = 402
Prepaid (Without Fraud) Fee Attribute = 453

**PSL PETROLEUM CORE = 1.80% + \$0.05**

**PSL PETROLEUM REWARDS = 1.80% + \$0.05**

**PSL PETROLEUM DEBIT = 0.76% + \$0.16**

**PSL PETROLEUM PREPAID = 0.76% + \$0.16**

**PSL PETROLEUM PREMIUM = 1.80% + \$0.05**

**PSL PETROLEUM PREMIUM PLUS = 1.80% + \$0.05**

**PSL PETROLEUM DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL PETROLEUM DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL PETROLEUM PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL PETROLEUM PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL PETROLEUM REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 5541 or 5542	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If key-entered . . . Base Submission Level
• 2 day Settlement	• Within 3 days...Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization... Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
<b>NOTES:</b>	

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Discover Core AIPC = 163 Discover Rewards AIPC = 110 Discover Debit AIPC = 111 Discover Prepaid AIPC = 346 Discover Premium AIPC = 145 Discover Premium Plus AIPC = 216 Discover Debit With Fraud AIPC = 377 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 403 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 309 Rewards Plan Code = 009 Debit Plan Code = 609 Prepaid Plan Code = 809 Premium Plan Code = 109 Premium Plus Plan Code = 409 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 753 Debit With Fraud Plan Code = 736 Prepaid Without Fraud Fee Plan Code = 853 Prepaid With Fraud Plan Code = 836
	Omaha: Core Fee Attribute = 163 Rewards Fee Attribute = 110 Debit Fee Attribute = 111 Prepaid Fee Attribute = 346 Premium Fee Attribute = 145

**PSL RETAIL CORE = 1.57% + \$0.10**

**PSL RETAIL REWARDS = 1.72% + \$0.10**

**PSL RETAIL DEBIT = 1.10% + \$0.16**

**PSL RETAIL PREPAID = 1.12% + \$0.16**

**PSL RETAIL PREMIUM = 1.74% + \$0.10**

**PSL RETAIL PREMIUM PLUS = 2.25% + \$0.10**

**PSL RETAIL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL RETAIL DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL RETAIL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL RETAIL PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL RETAIL REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>Must be US Consumer card</li> <li>MCCs except: 4900, 6513, 5960, 6300, 5300, 5411, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 5541, 5542, 5812, 5814, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967</li> <li>MCC must match between authorization and settlement</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> <li>If not...refer to the appropriate Interchange Program</li> <li>If not...Base Submission Level</li> </ul>

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• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Within 3 days . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 164 Discover Rewards AIPC = 112 Discover Debit AIPC = 113 Discover Prepaid AIPC = 350 Discover Premium AIPC = 146 Discover Premium Plus AIPC = 217 Discover Debit With Fraud AIPC = 381 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 407 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 310 Rewards Plan Code = 010 Debit Plan Code = 610 Prepaid Plan Code = 810 Premium Plan Code = 110 Premium Plus Plan Code = 410 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 754 Debit With Fraud Plan Code = 737 Prepaid Without Fraud Fee Plan Code = 854 Prepaid With Fraud Plan Code = 837
	Omaha: Core Fee Attribute = 164 Rewards Fee Attribute = 112 Debit Fee Attribute = 113 Prepaid Fee Attribute = 350 Premium Fee Attribute = 146 Premium Plus Fee Attribute = 217 Debit (With Fraud) Fee Attribute = 381 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 407 Prepaid (Without Fraud) Fee Attribute = 453

**PSL RESTAURANT CORE = 1.56% + \$0.10**

**PSL RESTAURANT REWARDS = 1.90% + \$0.10**

**PSL RESTAURANT DEBIT = 1.19% + \$0.10**

**PSL RESTAURANT PREPAID = 1.14% + \$0.15**

**PSL RESTAURANT PREMIUM = 2.30% + \$0.10**

**PSL RESTAURANT PREMIUM PLUS = 2.45% + \$0.10**

**PSL RESTAURANT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL RESTAURANT DEBIT WITH FRAUD = 0.05% + \$0.22**

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**PSL RESTAURANT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL RESTAURANT PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL RESTAURANT REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCC must be 5812 or 5814	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If key-entered . . . Base Submission Level
• 2 day Settlement	• Within 3 days . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 165 Discover Rewards AIPC = 114 Discover Debit AIPC = 115 Discover Prepaid AIPC = 351 Discover Premium AIPC = 147 Discover Premium Plus AIPC = 218 Discover Debit With Fraud AIPC = 382 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 408 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 311 Rewards Plan Code = 011 Debit Plan Code = 611 Prepaid Plan Code = 811 Premium Plan Code = 111 Premium Plus Plan Code = 411 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 755 Debit With Fraud Plan Code = 738 Prepaid Without Fraud Fee Plan Code = 855 Prepaid With Fraud Plan Code = 838
	Omaha: Core Fee Attribute = 165 Rewards Fee Attribute = 114 Debit Fee Attribute = 115 Prepaid Fee Attribute = 351 Premium Fee Attribute = 147 Premium Plus Fee Attribute = 218 Debit (With Fraud) Fee Attribute = 382 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 408 Prepaid (Without Fraud) Fee Attribute = 453

**PSL HOTELS/CAR RENTALS CORE = 1.58% + \$0.10**

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**PSL HOTELS/CAR-RENTALS REWARDS = 1.92% + \$0.10**

**PSL HOTELS/CAR RENTALS DEBIT = 1.35% + \$0.16**

**PSL HOTELS/CAR RENTALS PREPAID = 1.35% + \$0.16**

**PSL HOTELS/CAR RENTALS PREMIUM = 2.30% + \$0.10**

**PSL HOTELS/CAR RENTALS PREMIUM PLUS = 2.40% + \$0.10**

**PSL HOTELS/CAR RENTALS DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL HOTELS/CAR RENTALS DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL HOTELS/CAR RENTALS PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL HOTELS/CAR RENTALS PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL HOTELS/CAR RENTALS REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCCs must be 3351-3441, 3501-3999, 7011, 7012, 7513, 7512, or 7519	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• 2 day Settlement	• Within 3 days...Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not....Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 166 Discover Rewards AIPC = 116 Discover Debit AIPC = 117 Discover Prepaid AIPC = 352 Discover Premium AIPC = 148 Discover Premium Plus AIPC = 219 Discover Debit With Fraud AIPC = 383 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 409 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 312 Rewards Plan Code = 012 Debit Plan Code = 612 Prepaid Plan Code = 812 Premium Plan Code = 112 Premium Plus Plan Code = 412 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 756 Debit With Fraud Plan Code = 739 Prepaid Without Fraud Fee Plan Code = 856 Prepaid With Fraud Plan Code = 839
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**Omaha:**

Core Fee Attribute = 166  
 Rewards Fee Attribute = 116  
 Debit Fee Attribute = 117  
 Prepaid Fee Attribute = 352  
 Premium Fee Attribute = 148  
 Premium Plus Fee Attribute = 219  
 Debit (With Fraud) Fee Attribute = 383  
 Debit (Without Fraud) Fee Attribute = 452  
 Prepaid (With Fraud) Fee Attribute = 409  
 Prepaid (Without Fraud) Fee Attribute = 453

**PSL PASSENGER TRANSPORT CORE = 1.75% + \$0.10****PSL PASSENGER TRANSPORT REWARDS = 1.92% + \$0.10****PSL PASSENGER TRANSPORT DEBIT = 1.60% + \$0.15****PSL PASSENGER TRANSPORT PREPAID = 1.60% + \$0.15****PSL PASSENGER TRANSPORT PREMIUM = 2.30% + \$0.10****PSL PASSENGER TRANSPORT PREMIUM PLUS = 2.40% + \$0.10****PSL PASSENGER TRANSPORT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21****PSL PASSENGER TRANSPORT DEBIT WITH FRAUD = 0.05% + \$0.22****PSL PASSENGER TRANSPORT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21****PSL PASSENGER TRANSPORT PREPAID WITH FRAUD = 0.05% + \$0.22****PSL PASSENGER TRANSPORT REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a US Consumer card	• If not...refer to the appropriate Interchange Program
• MCCs must be 3000-3299, 4112, 4411, or 4511	• If not...Base Submission Level
• MCC must match between authorization and settlement*	• If not...Base Submission Level
• 8 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Base Submission Level
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

\*Exceptions to MCC Match are:

- MCC 4722 in Authorization can be MCCs 4112, 4411 or specific Passenger Transport, Hotel or Car Rental MCCs in Sales Data Record
- MCC 4511 in Authorization can be specific Airline MCCs in Sales Data Record
- Specific Airline MCCs in Authorization can be 4511 in Sales Data Record

Discover Core AIPC = 167 Discover Rewards AIPC = 118 Discover Debit AIPC = 119 Discover Prepaid AIPC = 353 Discover Premium AIPC = 149 Discover Premium Plus AIPC = 220 Discover Debit With Fraud AIPC = 384 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 410 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 313 Rewards Plan Code = 013 Debit Plan Code = 613 Prepaid Plan Code = 813 Premium Plan Code = 113 Premium Plus Plan Code = 413 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 757 Debit With Fraud Plan Code = 740 Prepaid Without Fraud Fee Plan Code = 857
	Prepaid With Fraud Plan Code = 840  Omaha: Core Fee Attribute = 167 Rewards Fee Attribute = 118 Debit Fee Attribute = 119 Prepaid Fee Attribute = 353 Premium Fee Attribute = 149 Premium Plus Fee Attribute = 220 Debit (With Fraud) Fee Attribute = 384 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 410 Prepaid (Without Fraud) Fee Attribute = 453

**PSL CARD NOT PRESENT CORE = 1.91% + \$0.10**

**PSL CARD NOT PRESENT REWARDS = 2.03% + \$0.10**

**PSL CARD NOT PRESENT DEBIT = 1.75% + \$0.20**

**PSL CARD NOT PRESENT PREPAID = 1.76% + \$0.20**

**PSL CARD NOT PRESENT PREMIUM = 2.05% + \$0.10**

**PSL CARD NOT PRESENT PREMIUM PLUS = 2.55% + \$0.10**

**PSL CARD NOT PRESENT DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL CARD NOT PRESENT DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL CARD NOT PRESENT PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL CARD NOT PRESENT PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL CARD NOT PRESENT REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>Must be US Consumer card</li> <li>MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>MCC must match between authorization and settlement</li> </ul>	<ul style="list-style-type: none"> <li>If not...Base Submission Level</li> </ul>

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• Card Not Present with Manual Entry, Stored Card Account, or VRU POS Entry Mode	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Within 3 days...Base Submission Level
• Must have an AVS request	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 168 Discover Rewards AIPC = 120 Discover Debit AIPC = 121 Discover Prepaid AIPC = 333 Discover Premium AIPC = 150 Discover Premium Plus AIPC = 221 Discover Debit With Fraud AIPC = 364 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 390 Discover Prepaid Without Fraud AIPC = 453	North/Memphis/South: Core Plan Code = 314 Rewards Plan Code = 014 Debit Plan Code = 614 Prepaid Plan Code = 814 Premium Plan Code = 114 Premium Plus Plan Code = 414 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 758 Debit With Fraud Plan Code = 741
	Prepaid Without Fraud Fee Plan Code = 858 Prepaid With Fraud Plan Code = 841  Omaha: Core Fee Attribute = 168 Rewards Fee Attribute = 120 Debit Fee Attribute = 121 Prepaid Fee Attribute = 333 Premium Fee Attribute = 150 Premium Plus Fee Attribute = 221 Debit (With Fraud) Fee Attribute = 364 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 390 Prepaid (Without Fraud) Fee Attribute = 453

**PSL E-COMMERCE CORE = 1.91% + \$0.10**

**PSL E-COMMERCE REWARDS = 2.03% + \$0.10**

**PSL E-COMMERCE DEBIT = 1.75% + \$0.20**

**PSL E-COMMERCE PREPAID = 1.76% + \$0.20**

**PSL E-COMMERCE PREMIUM = 2.05% + \$0.10**

**PSL E-COMMERCE PREMIUM PLUS = 2.55% + \$0.10**

**PSL E-COMMERCE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL E-COMMERCE DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL E-COMMERCE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL E-COMMERCE PREPAID WITH FRAUD = 0.05% + \$0.22**

**PSL E-COMMERCE REGULATED INCENT = 0.05% + \$0.22**

**QUALIFICATIONS**

**DOWNGRADE REASONS**

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• Must be US Consumer card	• If not...refer to the appropriate Interchange Program
• MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement	• If not...Base Submission Level
• Card Not Present with E-Commerce, Stored Card Account, or Mobile Commerce POS Entry Modes	• If not...refer to the appropriate Interchange Program
• 7 day Settlement	• Timeliness Exceeded . . . Base Submission Level
• Must have an AVS request, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction	• If not...Base Submission Level
• Valid Authorization	• No authorization...Base Submission Level
• NRID must be present	• If no NRID...Base Submission Level
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

Discover Core AIPC = 463 Discover Rewards AIPC = 460 Discover Debit AIPC = 461 Discover Prepaid AIPC = 465 Discover Premium AIPC = 462 Discover Premium Plus AIPC = 464	North/Memphis/South: Core Plan Code = 317 Rewards Plan Code = 017 Debit Plan Code = 617 Prepaid Plan Code = 817 Premium Plan Code = 117
Discover Debit With Fraud AIPC = 466 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 467 Discover Prepaid Without Fraud AIPC = 453	Premium Plus Plan Code = 417 Regulated Incent Plan Code = 700 Debit Without Fraud Fee Plan Code = 778 Debit With Fraud Plan Code = 777 Prepaid Without Fraud Fee Plan Code = 878 Prepaid With Fraud Plan Code = 877  Omaha: Core Fee Attribute = 463 Rewards Fee Attribute = 460 Debit Fee Attribute = 461 Prepaid Fee Attribute = 465 Premium Fee Attribute = 462 Premium Plus Fee Attribute = 464 Debit (With Fraud) Fee Attribute = 466 Debit (Without Fraud) Fee Attribute = 452 Prepaid (With Fraud) Fee Attribute = 467 Prepaid (Without Fraud) Fee Attribute = 453

**PSL E-COMMERCE SECURED CORE = 1.80% + \$0.10**

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**PSL E-COMMERCE SECURED REWARDS = 1.90% + \$0.10**

**PSL E-COMMERCE SECURED DEBIT = 1.75% + \$0.20**

**PSL E-COMMERCE SECURED PREPAID = 1.75% + \$0.20**

**PSL E-COMMERCE SECURED PREMIUM = 1.95% + \$0.10**

**PSL E-COMMERCE SECURED PREMIUM PLUS = 2.35% + \$0.10**

**PSL E-COMMERCE SECURED DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL E-COMMERCE SECURED DEBIT WITH FRAUD = 0.05% + \$0.22**

**PSL E-COMMERCE SECURED PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**PSL E-COMMERCE SECURED PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>Must be US Consumer card, utilizing ProtectBuy®</li> <li>MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6050, 6051, 6540, 5962, 5966, 5967</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>MCC must match between authorization and settlement</li> </ul>	<ul style="list-style-type: none"> <li>If not...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>Card Not Present with E-Commerce POS Entry Mode only</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>7 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Timeliness Exceeded . . . Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>POS Ecommerce Indicator of 5 or 6</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>Transaction Data Condition Code 60 required</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>NRID must be present</li> </ul>	<ul style="list-style-type: none"> <li>If no NRID...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>Card Sale must be a local card sale that occurs in the US</li> </ul>	<ul style="list-style-type: none"> <li>If not...follow the non-US Process</li> </ul>

**NOTES:**

This program is only supported on Nashville/Cardnet, Compass, and Buypass utilizing North backend

Discover Core AIPC = 471 Discover Rewards AIPC = 468 Discover Debit AIPC = 469 Discover Prepaid AIPC = 473 Discover Premium AIPC = 470	North/Memphis/South: Core Plan Code = 327 Rewards Plan Code = 027 Debit Plan Code = 636 Prepaid Plan Code = 879
Discover Premium Plus AIPC = 472 Discover Debit With Fraud AIPC = 474 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 475 Discover Prepaid Without Fraud AIPC = 453	Premium Plan Code = 127 Premium Plus Plan Code = 427 Debit Without Fraud Fee Plan Code = 784 Debit With Fraud Plan Code = 783 Prepaid Without Fraud Fee Plan Code = 880 Prepaid With Fraud Plan Code = 881

**KEY ENTRY CORE = 1.91% + \$0.10**

**KEY ENTRY REWARDS = 2.03% + \$0.10**

**KEY ENTRY DEBIT = 1.75% + \$0.20**

**KEY ENTRY PREPAID = 1.76% + \$0.20**

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**KEY ENTRY PREMIUM = 2.05% + \$0.10**

**KEY ENTRY PREMIUM PLUS = 2.55% + \$0.10**

**KEY ENTRY DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**KEY ENTRY DEBIT WITH FRAUD = 0.05% + \$0.22**

**KEY ENTRY PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**KEY ENTRY PREPAID WITH FRAUD = 0.05% + \$0.22**

**KEY ENTRY REGULATED INCENT = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>Must be US Consumer card</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>MCCs except: 4900, 6513, 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9405, 3351–3441, 3501–3999, 7011, 7012, 7512, 7513, 7519, 3000–3299, 4112, 4411, 4511, 4829, 6540, 6050, 6051, 5962, 5966, 5967</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>MCC must match between authorization and settlement</li> </ul>	<ul style="list-style-type: none"> <li>If not...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>Card Present with Swiped, Contactless, or Chip POS Entry Mode</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>Manual Entry Mode</li> </ul>	<ul style="list-style-type: none"> <li>If not...refer to the appropriate Interchange Program</li> </ul>
<ul style="list-style-type: none"> <li>2 day Settlement</li> </ul>	<ul style="list-style-type: none"> <li>Within 3 days...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>Valid Authorization</li> </ul>	<ul style="list-style-type: none"> <li>No authorization...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>NRID must be present</li> </ul>	<ul style="list-style-type: none"> <li>If no NRID...Base Submission Level</li> </ul>
<ul style="list-style-type: none"> <li>Card Sale must be a local card sale that occurs in the US</li> </ul>	<ul style="list-style-type: none"> <li>If not...follow the non-US Process</li> </ul>

**NOTES:**

Discover Core AIPC = 169 Discover Rewards AIPC = 122 Discover Debit AIPC = 123 Discover Prepaid AIPC = 334 Discover Premium AIPC = 151 Discover Premium Plus AIPC = 222 Discover Debit With Fraud AIPC = 365 Discover Debit Without Fraud AIPC = 452 Discover Prepaid With Fraud AIPC = 391 Discover Prepaid Without Fraud AIPC = 453	<p>North/Memphis/South:</p> <p>Core Plan Code = 315 Rewards Plan Code = 015 Debit Plan Code = 615 Prepaid Plan Code = 815 Premium Plan Code = 115 Premium Plus Plan Code = 415 Debit Without Fraud Fee Plan Code = 759 Debit With Fraud Plan Code = 742 Prepaid Without Fraud Fee Plan Code = 859 Prepaid With Fraud Plan Code = 842 Regulated Incent Plan Code = 700</p> <p>Omaha:</p> <p>Core Fee Attribute = 169 Rewards Fee Attribute = 122 Debit Fee Attribute = 123 Prepaid Fee Attribute = 334</p>
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Premium Fee Attribute = 151
Premium Plus Fee Attribute = 222
Debit (With Fraud) Fee Attribute = 365
Debit (Without Fraud) Fee Attribute = 452
Prepaid (With Fraud) Fee Attribute = 391
Prepaid (Without Fraud) Fee Attribute = 453

**BASE SUBMISSION LEVEL CORE = 3.15% + \$0.10**

**BASE SUBMISSION LEVEL REWARDS = 3.15% + \$0.10**

**BASE SUBMISSION LEVEL DEBIT = 1.90% + \$0.25**

**BASE SUBMISSION LEVEL PREPAID = 1.90% + \$0.25**

**BASE SUBMISSION LEVEL PREMIUM = 3.15% + \$0.10**

**BASE SUBMISSION LEVEL PREMIUM PLUS = 3.15% + \$0.10**

**BASE SUBMISSION LEVEL REGULATED NON INCENT = 0.05% + \$0.22**

**BASE SUBMISSION LEVEL DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**BASE SUBMISSION LEVEL DEBIT WITH FRAUD = 0.05% + \$0.22**

**BASE SUBMISSION LEVEL PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**BASE SUBMISSION LEVEL PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"> <li>• Must be a US Consumer card</li> <li>• Card Sale must be a local card sale that occurs in the US</li> </ul>	<ul style="list-style-type: none"> <li>• If not...refer to appropriate Interchange Program</li> <li>• If not...follow the non-US Process</li> </ul>
<b>NOTES:</b>	

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Discover Core AIPC = 171  
 Discover Rewards AIPC = 127  
 Discover Debit AIPC = 128  
 Discover Prepaid AIPC = 355  
 Discover Premium AIPC = 153  
 Discover Premium Plus AIPC = 229  
 Discover Debit With Fraud AIPC = 386  
 Discover Debit Without Fraud AIPC = 452  
 Discover Prepaid With Fraud AIPC = 412  
 Discover Prepaid Without Fraud AIPC = 453

North/Memphis/South:  
 Core Plan Code = 319  
 Rewards Plan Code = 019  
 Debit Plan Code = 619  
 Prepaid Plan Code = 819  
 Premium Plan Code = 119  
 Premium Plus Plan Code = 419  
 Debit Without Fraud Fee Plan Code = 761  
 Debit With Fraud Plan Code = 744  
 Prepaid Without Fraud Fee Plan Code = 861  
 Prepaid With Fraud Plan Code = 844  
 Regulated Non-Incent Plan Code = 701

Omaha:  
 Core Fee Attribute = 171  
 Rewards Fee Attribute = 127  
 Debit Fee Attribute = 128  
 Prepaid Fee Attribute = 355  
 Premium Fee Attribute = 153  
 Premium Plus Fee Attribute = 229  
 Debit (With Fraud) Fee Attribute = 386  
 Debit (Without Fraud) Fee Attribute = 452  
 Prepaid (With Fraud) Fee Attribute = 412  
 Prepaid (Without Fraud) Fee Attribute = 453

#### **COMMERCIAL CARD DATA REQUIREMENTS**

At present there are no special Commercial Card data requirements

**COMMERCIAL UTILITIES = 0.00% + \$1.50**

**COMMERCIAL UTILITIES DEBIT = 0.00% + \$1.50**

**COMMERCIAL UTILITIES PREPAID = 0.00% + \$1.50**

**COMMERCIAL UTILITIES INCENTIVE WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL UTILITIES DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL UTILITIES DEBIT WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL UTILITIES PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL UTILITIES PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the Consumer Utilities Interchange Program
• MCC must be 4900	• If not....refer to the appropriate Interchange Program
• MCC must match between authorization and settlement**	• If not...Commercial Base
• 2 day Settlement	• Timeliness Exceeded . . . Commercial Base
• Valid Authorization	• No authorization . . . Commercial Base

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<ul style="list-style-type: none"> <li>• NRID must be present</li> <li>• Card Sale must be a local card sale that occurs in the US</li> </ul>	<ul style="list-style-type: none"> <li>• If no NRID...Commercial Base</li> <li>• If not...follow the non-US Process</li> </ul>
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**NOTES:**

<p>Discover Commercial Utilities:</p> <p>Credit AIPC = 183  Debit AIPC = 426  Prepaid AIPC = 359  Debit With Fraud AIPC = 421  Debit Without Fraud AIPC = 454  Prepaid With Fraud AIPC = 416  Prepaid Without Fraud AIPC = 455</p>	<p>North/South/Memphis:</p> <p>Credit Plan Code = 205  Debit Plan Code = 628  Prepaid Plan Code = 225  Debit Without Fraud Fee Plan Code = 766  Debit With Fraud Plan Code = 762  Prepaid Without Fraud Fee Plan Code = 866  Prepaid With Fraud Plan Code = 862  Regulated With Fraud Plan Code = 711</p> <p>Omaha:</p> <p>Credit Fee Attribute = 183  Debit Fee Attribute = 426  Prepaid Fee Attribute = 359  Debit (With Fraud) Fee Attribute = 421  Debit (Without Fraud) Fee Attribute = 454  Prepaid (With Fraud) Fee Attribute = 416  Prepaid (Without Fraud) Fee Attribute = 455</p>
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**COMMERCIAL LARGE TICKET = 0.90% + \$20.00**

**COMMERCIAL LARGE TICKET DEBIT = 0.90% + \$20.00**

**COMMERCIAL LARGE TICKET PREPAID = 1.45% + \$35.00**

**COMMERCIAL LARGE TICKET INCENTIVE WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL LARGE TICKET DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL LARGE TICKET DEBIT WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL LARGE TICKET PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL LARGE TICKET PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not...refer to the appropriate Consumer Interchange Program
• MCC must be 2741, 2791, 2842, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5094, 5099, 5111, 5122, 5131, 5137, 5139, 5169, 5172, 5192, 5193, 5198, or 5199	• If not...refer to the appropriate Interchange Program
• MCC must match between authorization and settlement**	• If not...Commercial Base
• Sale Amount must be greater than or equal to \$5,000.00	• If not...refer to the appropriate Interchange Program
• 2 day Settlement	• Timeliness Exceeded . . . Commercial Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Commercial Base
• Valid Authorization	• No authorization . . . Commercial Base
• NRID must be present	• If no NRID...Commercial Base

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• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process
<b>NOTES:</b>	
Discover Commercial Large Ticket: Credit AIPC = 260 Debit AIPC = 427 Prepaid AIPC = 360 Debit With Fraud AIPC = 422 Debit Without Fraud AIPC = 454 Prepaid With Fraud AIPC = 417 Prepaid Without Fraud AIPC = 455	North/Memphis/South: Credit Plan Code = 206 Debit Plan Code = 629 Prepaid Plan Code = 226 Debit Without Fraud Fee Plan Code = 767 Debit With Fraud Plan Code = 763 Prepaid Without Fraud Fee Plan Code = 867 Prepaid With Fraud Plan Code = 863 Regulated With Fraud Plan Code = 711  Omaha: Credit Fee Attribute = 260 Debit Fee Attribute = 427 Prepaid Fee Attribute = 360 Debit (With Fraud) Fee Attribute = 422 Debit (Without Fraud) Fee Attribute = 454 Prepaid (With Fraud) Fee Attribute = 417 Prepaid (Without Fraud) Fee Attribute = 455

**COMMERCIAL ELECTRONIC PASSENGER TRANSPORT = 2.45% + \$0.15**

**COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS = 2.45% + \$0.15**

**COMMERCIAL ELECTRONIC ALL OTHERS = 2.45% + \$0.15**

**COMMERCIAL ELECTRONIC PASSENGER TRANSPORT DEBIT = 2.45% + \$0.15**

**COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS DEBIT = 2.45% + \$0.15**

**COMMERCIAL ELECTRONIC ALL OTHERS DEBIT = 2.45% + \$0.15**

**COMMERCIAL ELECTRONIC PASSENGER TRANSPORT PREPAID = 2.65% + \$0.10**

**COMMERCIAL ELECTRONIC EMERGING MRKTS/PUBLIC SVCS PREPAID = 2.65% + \$0.10**

**COMMERCIAL ELECTRONIC ALL OTHERS PREPAID = 2.65% + \$0.10**

**COMMERCIAL ELECTRONIC INCENTIVE WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL ELECTRONIC DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL ELECTRONIC DEBIT WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL ELECTRONIC PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL ELECTRONIC PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be a Commercial card	• If not... refer to appropriate Consumer Interchange Program
• MCCs except: 5962, 5966, 5967, 4900	• If not...Commercial Base
• MCC must match between authorization and settlement**	• If not...Commercial Base
• 8 day Settlement – MCCs 3000-3299, 4112, 4411, 4511	• Timeliness Exceeded . . . Commercial Base
• 3 day Settlement – MCCs 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405	

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• 2 day Settlement – All Other MCCs	
• AVS request on card not present transactions, except for Card Sales with a Mobile Payment Device or for a Recurring Payment transaction*	• No AVS . . . Commercial Base
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Commercial Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...Commercial Base
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...Commercial Base
• Valid Authorization	• No authorization . . . Commercial Base
• NRID must be present	• If no NRID...Commercial Base
• Card Sale must be a local card sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

\* The following MCCs do not require an AVS for Card Not Present transactions: 5960, 6300, 4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398, 4784, 9211, 9222, 9223, 9311, 9399, 9405, 3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519, 3000-3299, 4112, 4411, 4511

Discover Commercial Electronic AIPC = 124 Discover Commercial Electronic Debit AIPC = 428 Discover Commercial Electronic Prepaid AIPC = 361 Discover Commercial Electronic Debit With Fraud AIPC = 423 Debit Without Fraud AIPC = 454 Prepaid With Fraud AIPC = 418 Discover Commercial Prepaid Without Fraud AIPC = 455	North/Memphis/South:  Passenger Transport Credit Plan Code = 200 Emerging Market Credit Plan Code = 201 All Other Credit Plan Code = 202 Passenger Transport Debit Plan Code = 630 Emerging Market Debit Plan Code = 631 All Other Debit Plan Code = 632 Passenger Transport Prepaid Plan Code = 221 Emerging Market Prepaid Plan Code = 227 All Other Prepaid Plan Code = 228 Debit Without Fraud Fee Plan Code = 768 Debit With Fraud Plan Code = 764 Prepaid Without Fraud Fee Plan Code = 868 Prepaid With Fraud Plan Code = 864 Regulated With Fraud Plan Code = 711
	Omaha:  Credit Fee Attribute = 124 Debit Fee Attribute = 428 Prepaid Fee Attribute = 361 Debit (With Fraud) Fee Attribute = 423 Debit (Without Fraud) Fee Attribute = 454 Prepaid (With Fraud) Fee Attribute = 418 Prepaid (Without Fraud) Fee Attribute = 455

**COMMERCIAL BASE = 3.05% + \$0.10**

**COMMERCIAL BASE DEBIT = 3.05% + \$0.10**

**COMMERCIAL BASE PREPAID = 3.05% + \$0.10**

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**COMMERCIAL BASE DEBIT WITHOUT FRAUD FEE = 0.05% + \$0.21**

**COMMERCIAL BASE DEBIT WITH FRAUD = 0.05% + \$0.22**

**COMMERCIAL BASE PREPAID WITHOUT FRAUD FEE = 0.05% + \$0.21 COMMERCIAL**

**BASE PREPAID WITH FRAUD = 0.05% + \$0.22**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"><li>Must be a Commercial card</li><li>Card Sale must be a local card sale that occurs in the US</li></ul>	<ul style="list-style-type: none"><li>If not...refer to the appropriate Consumer Interchange Program</li><li>If not...follow the non-US Process</li></ul>
<b>NOTES:</b>	
Discover Commercial Base Credit AIPC = 129 Debit AIPC = 429 Prepaid AIPC = 362 Debit With Fraud AIPC = 424 Debit Without Fraud AIPC = 454 Prepaid With Fraud AIPC = 419 Prepaid Without Fraud AIPC = 455	North/South/Memphis: Credit Plan Code = 203 Debit Plan Code = 633 Prepaid Plan Code = 223 Debit Without Fraud Fee Plan Code = 769 Debit With Fraud Plan Code = 765 Prepaid Without Fraud Fee Plan Code = 869 Prepaid With Fraud Plan Code = 865  Omaha: Credit Fee Attribute = 129 Debit Fee Attribute = 429 Prepaid Fee Attribute = 362 Debit (With Fraud) Fee Attribute = 424 Debit (Without Fraud) Fee Attribute = 454 Prepaid (With Fraud) Fee Attribute = 419 Prepaid (Without Fraud) Fee Attribute = 455

#### **INTERNATIONAL CARD DATA REQUIREMENTS**

At present there are no special Commercial Card data requirements

**INTERNATIONAL CASH ADVANCE = 0.16% + \$3.00**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"><li>Must be International card</li></ul>	<ul style="list-style-type: none"><li>If not...refer to the appropriate US Cash Advance Interchange Program</li></ul>
<ul style="list-style-type: none"><li>Must be MCC 6010</li></ul>	<ul style="list-style-type: none"><li>If not...refer to the appropriate Interchange Program</li></ul>
<ul style="list-style-type: none"><li>Card Present with Swiped, Contactless, or Chip POS Entry Mode</li></ul>	<ul style="list-style-type: none"><li>If key-entered . . . refer to the appropriate Interchange Program</li></ul>
<ul style="list-style-type: none"><li>Valid Authorization</li></ul>	<ul style="list-style-type: none"><li>No authorization...International Base</li></ul>
<ul style="list-style-type: none"><li>Card Sale must be an International Card Sale that occurs in the US</li></ul>	<ul style="list-style-type: none"><li>If not...follow the non-US Process</li></ul>
<b>NOTES:</b>	

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The International Cash Advance rate does not include the International Processing Fee of 50 basis points. To assess International Processing Fee to international cash advance transactions, please use the North Fee Sequence Code 22G or South Tran Code 475.

Discover International Cash Advance Credit AIPC = 098	North/South/Memphis Plan Code = 023 Omaha Fee Attribute = 098
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#### **U.S. INTERNATIONAL CONSUMER DEBIT/PREPAID = 1.70% + \$0.00**

<b>QUALIFICATIONS</b>	<b>DOWNGRADE REASONS</b>
• Must be International Consumer debit or prepaid card	• If not...refer to the appropriate US Interchange Program
• All MCCs except 5962, 5966, 5967 (High Risk)	• If not...International Base
• MCC must match between authorization and settlement**	• If not...International Base
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If not...International Base
• 8 day Settlement for MCCs 3000-3299, 4112, 4411, or 4511	• Timeliness Exceeded . . . International Base
• 5 day Settlement for all other MCCs	
• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...International Base
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Valid Authorization	• No authorization...International Base
• NRID must be present	• If no NRID...International Base
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process

#### **NOTES:**

The International Cash Advance rate does not include the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.

Discover International Consumer Credit AIPC = 800	North/South/Memphis Plan Code = 211 Omaha Fee Attribute = 800
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#### **U.S. INTERNATIONAL CONSUMER CREDIT = 2.15% + \$0.00**

<b>QUALIFICATIONS</b>	<b>DOWNGRADE REASONS</b>
• Must be International Consumer credit card	• If not...refer to the appropriate US Interchange Program
• MCCs except 5962, 5966, 5967	• If not...International Base
• MCC must match between authorization and settlement**	• If not...International Base
• Card Present with Swiped, Contactless, or Chip POS Entry Mode	• If not...International Base
• 8 day Settlement for MCCs 3000-3299, 4112, 4411, or 4511	• Timeliness Exceeded . . . International Base
• 5 day Settlement for all other MCCs	

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• CVV, iCVV, or DCVV Data required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Chip Card Addendum (SDR 13) required if POS Entry Mode is 05 or 83	• If not...International Base
• Transaction Data Condition Code required if POS Entry Mode is 02, 05, 81, 83, 85, or 86	• If not...International Base
• Valid Authorization	• No authorization...International Base
• NRID must be present	• If no NRID...International Base
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

The International Cash Advance rate does not include the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.

Discover Credit AIPC = 811	North/South/Memphis Plan Code = 214 Omaha Fee Attribute = 811
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**U.S. INTERNATIONAL CONSUMER BASE = 2.20% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Consumer card	• If not...refer to the appropriate US Interchange Program
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

The International Base Rate includes the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.

Discover Credit AIPC = 801	North/South/Memphis Plan Code = 210 Omaha Fee Attribute = 801
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**U.S. INTERNATIONAL COMMERCIAL BASE = 2.40% + \$0.10**

QUALIFICATIONS	DOWNGRADE REASONS
• Must be International Commercial card	• If not...refer to the appropriate US Interchange Program
• Card Sale must be an International Card Sale that occurs in the US	• If not...follow the non-US Process

**NOTES:**

The International Base Rate includes the International Processing Fee of 50 basis points. Please see International Cash Advance program for cash advance transactions.

Discover Credit AIPC = 812	North/South/Memphis Plan Code = 215 Omaha Fee Attribute = 812
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## CREDIT VOUCHER INTERCHANGE RATES

At present there are no special Credit Voucher requirements or downgrades

**COMMERCIAL B2B 1 PREPAID = 0.00% + \$0.00**

**COMMERCIAL B2B 2 CREDIT = 6.00% + \$0.00**

QUALIFICATIONS	DOWNGRADE REASONS
<ul style="list-style-type: none"><li>• Must be a Commercial card</li><li>• Card Sale must be a local card sale that occurs in the US</li></ul>	<ul style="list-style-type: none"><li>• If not...refer to the appropriate Commercial Interchange Program</li><li>• If not...follow the non-US Process</li></ul>
<b>NOTES:</b>	
Discover Commercial Base Credit AIPC = 851 Prepaid AIPC = 850	North/South/Memphis: Credit Plan Code = 187 Prepaid Plan Code = 223  Omaha: Credit Fee Attribute = 186 Prepaid Fee Attribute = 850

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## CONSUMER - US AND INTERNATIONAL VOUCHER PROGRAMS

QUALIFICATIONS	CORE	REWARDS	DEBIT	PREPAID	PREMIUM	PREMIUM PLUS
Consumer Adjustment Voucher Program 1 – (Direct Marketing MCCs)	2.07%	2.07%	0.00%	0.00%	2.07%	2.07%
Consumer Adjustment Voucher Program 2 – (Passenger Transport MCCs)	2.02%	2.02%	0.00%	0.00%	2.02%	2.02%
Consumer Adjustment Voucher Program 3 – (All MCCs except Direct Marketing / Passenger Transport)	1.75%	1.75%	0.00%	0.00%	1.75%	1.75%
U.S. International Adjustment Voucher	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Consumer Adjustment Voucher Program 1 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
Consumer Adjustment Voucher Program 2 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
Consumer Adjustment Voucher Program 3 Without Fraud Fee	N/A	N/A	0.00%	0.00%	N/A	N/A
<b>NOTES:</b>						
If AVPC is submitted with the Credit Voucher transaction, Discover will assess Consumer Adjustment Voucher 3 program rate						
Discover Consumer Adjustment Voucher Program 1: Core AVPC = 172 Rewards AVPC = 130 Debit AVPC = 131 Prepaid AVPC = 356 Premium – AVPC = 154 Premium Plus – AVPC = 231 Debit With Fraud AVPC = 387 Prepaid With Fraud AVPC = 413	North/South/Memphis: Core Plan Code = 320 Rewards Plan Code = 020 Debit Plan Code = 620 Prepaid Plan Code = 820 Premium Plan Code = 120 Premium Plus Plan Code = 420 Debit (With Fraud) Plan Code = 770 Prepaid (With Fraud) Plan Code = 870  Omaha: Core Fee Attribute = 172 Rewards Fee Attribute = 130 Debit Fee Attribute = 131 Prepaid Fee Attribute = 356 Premium Fee Attribute = 154 Premium Plus Fee Attribute = 231 Debit (With Fraud) Fee Attribute = 387 Prepaid (With Fraud) Fee Attribute = 413					

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<p>Discover Consumer Adjustment Voucher Program 2:</p> <p>Core AVPC = 173      Rewards AVPC = 132      Debit AVPC = 133      Prepaid AVPC = 357      Premium AVPC = 155      Premium Plus AVPC = 232      Debit With Fraud AVPC = 388      Prepaid With Fraud AVPC = 414</p>	<p>North/South/Memphis:</p> <p>Core Plan Code = 321      Rewards Plan Code = 021      Debit Plan Code = 621      Prepaid Plan Code = 821      Premium Plan Code = 121      Premium Plus Plan Code = 421      Debit (With Fraud) Plan Code = 771      Prepaid (With Fraud) Plan Code = 871</p> <p>Omaha:</p> <p>Core Fee Attribute = 173      Rewards Fee Attribute = 132      Debit Fee Attribute = 133      Prepaid Fee Attribute = 357</p>
	<p>Premium Fee Attribute = 155      Premium Plus Fee Attribute = 232      Debit (With Fraud) Fee Attribute = 388      Prepaid (With Fraud) Fee Attribute = 414</p>
<p>Discover Consumer Adjustment Voucher Program 3:</p> <p>Core AVPC = 174      Rewards AVPC = 134      Debit AVPC = 135      Prepaid AVPC = 358      Premium AVPC = 156      Premium Plus AVPC = 233      Debit With Fraud AVPC = 389      Prepaid With Fraud AVPC = 415</p>	<p>North/South/Memphis: Core Plan Code = 322      Rewards Plan Code = 022      Debit Plan Code = 622      Prepaid Plan Code = 822      Premium Plan Code = 122      Premium Plus Plan Code = 422      Debit (With Fraud) Plan Code = 772      Prepaid (With Fraud) Plan Code = 872</p> <p>Omaha:</p> <p>Core Fee Attribute = 174      Rewards Fee Attribute = 134      Prepaid Fee Attribute = 358      Debit (With Fraud) Fee Attribute = 389      Prepaid (With Fraud) Fee Attribute = 991</p>
<p>Discover Consumer Adjustment Voucher Program</p> <p>Debit Without Fee = 456      Prepaid Without Fee = 457</p>	<p>North/South/Memphis:</p> <p>Debit Without Fraud Plan Code = 775      Prepaid Without Fraud Plan Code = 875</p> <p>Omaha:</p> <p>Debit (Regulated) Fee Attribute = 456      Prepaid (Regulated) Fee Attribute = 457</p>
<p>Discover International Adjustment Voucher Program AVPC = 802</p>	<p>North/South/Memphis Plan Code = 213</p> <p>Omaha Fee Attribute = 802</p>

## COMMERCIAL – US AND INTERNATIONAL VOUCHER PROGRAMS

QUALIFICATIONS	COMMERCIAL

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Commercial Adjustment Voucher Program 1 – (All MCCs)	2.25%
Commercial Adjustment Voucher Program 1 – (All MCCs) Debit	2.25%
Commercial Adjustment Voucher Program 1 – (All MCCs) Prepaid	2.25%
Commercial Adjustment Voucher Debit without Fraud fee	0.00%
Commercial Adjustment Voucher Debit With Fraud fee	0.00%
Commercial Adjustment Voucher Prepaid without Fraud fee	0.00%
Commercial Adjustment Voucher Prepaid With Fraud fee	0.00%
Commercial Adjustment Voucher Program B2B1 – (All MCCs) Prepaid	0.00%
Commercial Adjustment Voucher Program B2B2 – (All MCCs) Credit	6.00%
U.S. International Adjustment Voucher	0.00%

**NOTES:**

Discover Commercial Adjustment Voucher Program 1 Credit AIPC = 136 Debit AIPC = 430 Prepaid AIPC = 363	North/South/Memphis: Credit Plan Code = 204 Debit Plan Code = 773 Prepaid Plan Code = 224  Omaha: Credit Fee Attribute = 136 Debit Fee Attribute = 430 Prepaid Fee Attribute = 363
Discover Commercial Adjustment Voucher Program: Debit With Fraud AIPC = 425 Without Fee AIPC = 458 Prepaid With Fraud AIPC = 420 Prepaid Without Fee AIPC = 459	North/South/Memphis: Debit (With Fraud) = 774 Debit (Without Fraud) Plan Code = 776 Prepaid (With Fraud) = 874 Prepaid (Without Fraud) Plan Code = 876  Omaha: Debit (With Fraud) Fee Attribute = 425 Debit (Without Fraud) Fee Attribute = 458 Prepaid (With Fraud) Fee Attribute = 420 Prepaid (Without Fraud) Fee Attribute = 459

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Discover Commercial Adjustment Voucher Program B2B1 Prepaid AIPC = 850	North/South/Memphis: Prepaid Plan Code = 186  Omaha: Prepaid Fee Attribute = 850
Discover Commercial Adjustment Voucher Program B2B2 Credit AIPC = 851	North/South/Memphis: Credit Plan Code = 187  Omaha: Credit Fee Attribute = 851
Discover International Adjustment Voucher Program AIPC = 802	North/South/Memphis Plan Code = 213  Omaha Fee Attribute = 802

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