

Discover® Network Interchange Rate and Payment Network Fee Schedule

Here are the criteria for most interchange programs and payment network fees, and a summary of primary qualifications established by Discover® Network. Keep in mind, the Discover Network publications will apply to the transaction if there’s a conflict between fee schedules.

All fees are billed by and owed to Bank of America — this includes fees that have a payment network name in their description. This schedule is generally updated in April and October and available upon request.

Schedule Change Key

- All changes are reflected in blue
- Symbols reflect types of changes
- ✓ New Category
- ✕ Deleted Fee Programs
- ▲ Rate or Fee Increase and Effective Date
- ▼ Rate or Fee Decrease and Effective Date

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Retail Core	1.57%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Maximum 2 days to deposit & settle. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines — 4121 and Beauty / Barber Shops — 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines — Charter & Tour (4131), Bars (5813), Digital Goods (5815, 5816, 5817, 5818), and Charity/Emerging Market (8398). Eligible Merchant MCCs: All MCCs detailed above. Ineligible Merchant MCCs: Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Supermarkets (5411), 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, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967).
Retail Debit	1.10%	\$0.16	
Retail Prepaid	1.12%	\$0.16	
Retail Core Plus	1.72%	\$0.10	
Retail Premium	1.74%	\$0.10	
Retail Premium Plus	2.25%	\$0.10	
Base Submission Level Core	3.15%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards that do not meet the requirements for the Mid Submission Level Program or Key-Entered Program or have been submitted with an invalid or missing Acquirer Interchange Program Code. Eligible Criteria: Validation not required for Magnetic Stripe or Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Transaction missing the Discover Network Reference ID (NRID), which is a unique numeric identification generated by Discover that remains unchanged for the life of the transaction. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: All MCCs.
Base Submission Level Debit	1.90%	\$0.25	
Base Submission Level Prepaid	1.90%	\$0.25	
Base Submission Level Core Plus	3.15%	\$0.10	
Base Submission Level Premium	3.15%	\$0.10	
Base Submission Level Premium Plus	3.15%	\$0.10	

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Card Not Present Core	1.91%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Card Not Present / Authorized / Mail or Phone Order. Address Verification Service required, except for recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Eligible MCCs: All MCCs excepts those listed as Ineligible MCCs below. Ineligible Merchant MCCs: Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967).
Card Not Present Debit	1.75%	\$0.20	
Card Not Present Prepaid	1.76%	\$0.20	
Card Not Present Core Plus	2.03%	\$0.10	
Card Not Present Premium	2.05%	\$0.10	
Card Not Present Premium Plus	2.55%	\$0.10	
Charity Core	1.45%	\$0.05	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Charity (MCC 8398).
Charity Debit	0.90%	\$0.20	
Charity Prepaid	0.90%	\$0.20	
Charity Core Plus	1.50%	\$0.05	
Charity Premium	1.50%	\$0.05	
Charity Premium Plus	2.30%	\$0.10	
Debt Repayment Debit	0.70%	\$0.16	Eligible Cards: Consumer Debit cards or reloadable Prepaid cards (where the cardholder's identity is known to the Issuer) used for the repayment of consumer loans including auto, student, mortgages, and credit card balances. Eligible Criteria: Card Not Present / Electronically Authorized / Mail or Phone Order / eCommerce Order / Mobile Payment. Authorization and settlement amount can differ up to 10%. Requires registration with Discover. Debt Repayment indicator required. Debt Repayment Maximum rate applies to transactions greater than \$320.00. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Member Financial Institution — Merchandise & Services (6012) or Quasi Cash — Non-Financial Institution (6051).
Debt Repayment Debit Maximum	0.00%	\$2.40	
Debt Repayment Prepaid	0.70%	\$0.16	
Debt Repayment Prepaid Maximum	0.00%	\$2.40	
eCommerce Core	1.91%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Card Not Present / Authorized / eCommerce Order / Mobile Payment. Address Verification Service required, except for mobile payment and recurring payment transactions. Customer Service phone number and invoice number required. Authorization and settlement amounts do not have to match. Maximum 7 days to deposit & settle. Eligible MCCs: All MCCs excepts those listed as Ineligible MCCs below. Ineligible Merchant MCCs: Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967).
eCommerce Debit	1.75%	\$0.20	
eCommerce Prepaid	1.76%	\$0.20	
eCommerce Core Plus	2.03%	\$0.10	
eCommerce Premium	2.05%	\$0.10	
eCommerce Premium Plus	2.55%	\$0.10	

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
eCommerce Secured Core	1.80%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Card Not Present / Authorized / eCommerce Order / Mobile Payment utilizing the Discover ProtectBuy® Authentication Service. POS eCommerce indicator of 5 or 6 must be present. Customer Service phone number and invoice number required. Maximum 7 days to deposit & settle. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis & Limousines — 4121 and Beauty / Barber Shops — 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines — Charter & Tour (4131), Petroleum (5541, 5542), Restaurants (5812, 5814), Bars (5813), Digital Goods (5815, 5816, 5817, 5818), and Charity/Emerging Market (8398). Eligible Merchant MCCs: All MCCs listed above. Ineligible Merchant MCCs: Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967).
eCommerce Secured Debit	1.75%	\$0.20	
eCommerce Secured Prepaid	1.75%	\$0.20	
eCommerce Secured Core Plus	1.90%	\$0.10	
eCommerce Secured Premium	1.95%	\$0.10	
eCommerce Secured Premium Plus	2.40%	\$0.10	
Emerging Markets Core	1.45%	\$0.05	Eligible Cards: Consumer Debit / Prepaid cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 3 days to deposit & settle. Eligible Merchant MCCs: Cable / Satellite / Other Pay Television / Radio Stations (4899), Subscription (5968), Fuel Dealers (5983), Payment Service Provider — Merchant — Payment Transaction (6533), Schools — Elementary & Secondary (8211), Colleges / Universities / Professional Schools / Junior Colleges (8220), Schools and Educational Services not elsewhere classified (8299), and Child Care Services (8351). Ineligible Merchant MCCs: Charitable & Social Service Organizations (8398).
Emerging Markets Debit	0.90%	\$0.20	
Emerging Markets Prepaid	0.90%	\$0.20	
Emerging Markets Core Plus	1.50%	\$0.05	
Emerging Markets Premium	1.50%	\$0.05	
Emerging Markets Premium Plus	2.30%	\$0.10	
Express Services Core	1.95%	\$0.00	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Card sale amount must be less than or equal to \$15.00 for all merchants except for Limousines and Taxis (4121), which is \$25.00. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines — 4121). Authorization and settlement amounts do not have to match for Local Commuter (4111), Passenger Railway (4112), Bus Lines — Charter & Tour (4131), Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle. Eligible Merchant MCCs: All MCCs detailed above and Local Commuter (4111), Passenger Railway (4112), Limousines and Taxis (4121), Bus Lines — Charter & Tour (4131), Toll/Bridges Fee (4784), Miscellaneous Food Stores — Convenience Stores & Specialty Markets (5499), Restaurants (5812), Fast Food (5814), News Dealers / Newsstands (5994), Laundries (7211), Dry Cleaners (7216), Quick Copy / Repro Services (7338), Auto Parking Lots / Garages (7523), Car Washes (7542), Movie Theater (7832), and Video Tape Rentals (7841).
Express Services Debit	1.80%	\$0.00	
Express Services Prepaid	1.80%	\$0.00	
Express Services Core Plus	1.95%	\$0.00	
Express Services Premium	1.97%	\$0.00	
Express Services Premium Plus	2.05%	\$0.05	
Hotels / Car Rentals Core	1.75%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Effective 10-23-2026: Eligible Merchant MCCs: Car Rentals (3351-3500, 7512, 7513, 7519) and Hotels (3501-3999, 7011, 7012).
Hotels / Car Rentals Debit	1.35%	\$0.16	
Hotels / Car Rentals Prepaid	1.35%	\$0.16	
Hotels / Car Rentals Core Plus	1.92%	\$0.10	
Hotels / Car Rentals Premium	2.25%	\$0.10	
Hotels / Car Rentals Premium Plus	2.55%	\$0.10	

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Insurance Core	1.43%	\$0.05	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 3 days to deposit & settle. Eligible Merchant MCCs: Direct Marketing Insurance Services (5960) and Insurance Sales, Underwriting, and Premiums (6300).
Insurance Debit	0.80%	\$0.25	
Insurance Prepaid	0.80%	\$0.25	
Insurance Core Plus	1.43%	\$0.05	
Insurance Premium	1.43%	\$0.05	
Insurance Premium Plus	2.30%	\$0.05	
Key Entry Core	1.91%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Face-to-Face / Key-Entered / Signature Obtained / Electronically Authorized. Maximum 2 days to deposit & settle. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines — 4121 and Beauty / Barber Shops — 7230). Authorization and settlement amounts do not have to match for Local Commuter (4111), Bus Lines — Charter & Tour (4131), Restaurants (5812, 5814), Bars (5813), Petroleum (5541, 5542), Digital Goods (5815, 5816, 5817, 5818), and Charity/Emerging Market (8398). Eligible Merchant MCCs: All MCCs detailed above. Ineligible Merchant MCCs: Utilities (4900), Real Estate (6513), Insurance (5960, 6300), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), Passenger Transport (3000-3350, 4112, 4411, 4511), Quasi Cash (4829, 6050, 6051, 6540, 7800, 7801, 7802, 7995), and High Risk (5962, 5966, 5967).
Key Entry Debit	1.75%	\$0.20	
Key Entry Prepaid	1.76%	\$0.20	
Key Entry Core Plus	2.03%	\$0.10	
Key Entry Premium	2.05%	\$0.10	
Key Entry Premium Plus	2.55%	\$0.10	
Micro Ticket Core	1.95%	\$0.00	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Card present or card not present, electronically authorized, transaction amount \$5 or less, Debit & Prepaid Non-Exempt per item rate is reduced to \$0.21 if the issuer operates a fraud compliance program that is not certified by Discover. Eligible Merchant MCCs: Local / Suburban Commuter, Passenger Transportation, Including Ferries (4111), Passenger Railways (4112), Bus Lines — Charter, Tour (4131), Toll Road/Bridge Fees (4784), Misc Food Stores (5499), Electronic Vehicle Charging (5552), Eating Places and Restaurants (5812), Fast Food Restaurants (5814), News Dealers & Newsstands (5994), Laundries — Family / Commercial (7211), Dry Cleaners (7216), Quick Copy, Reproduction Bluepr Rvcs (7338), Parking Lots And Garages (7523), Car Washes (7542), Motion Picture Theaters (7832), and Dvd/Video Rental Stores (7841).
Micro Ticket Debit	1.80%	\$0.00	
Micro Ticket Prepaid	1.80%	\$0.00	
Micro Ticket Debit Non-Exempt	0.05%	\$0.21	
Micro Ticket Prepaid Non-Exempt	0.05%	\$0.21	
Micro Ticket Core Plus	1.95%	\$0.00	
Micro Ticket Premium	1.97%	\$0.00	
Micro Ticket Premium Plus	2.05%	\$0.05	
Non-Exempt Debit & Prepaid Cards without Fraud Prevention Adjustment	0.05%	\$0.21	Eligible Cards: Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. Eligible Criteria: Issuer has NOT certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.
Non-Exempt Debit & Prepaid Cards with Fraud Prevention Adjustment	0.05%	\$0.22	Eligible Cards: Non-exempt (regulated) Consumer and Commercial Debit and Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011, Federal Reserve final rule on Debit Card interchange. Eligible Criteria: Issuer has certified its fraud prevention procedures. Authorization required. Maximum 30 days to deposit & settle.

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Passenger Transport Core	1.75%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Maximum 8 days to deposit & settle. Eligible Merchant MCCs: Airline (3000-3350, 4511), Passenger Railway (4112), or Steamship / Cruise Lines (4411).
Passenger Transport Debit	1.60%	\$0.15	
Passenger Transport Prepaid	1.60%	\$0.15	
Passenger Transport Core Plus	1.92%	\$0.10	
Passenger Transport Premium	2.25%	\$0.10	
Passenger Transport Premium Plus	2.55%	\$0.10	
Petroleum Core	1.80%	\$0.05	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Card must be present and Magnetic Stripe Read / Contactless / Chip Read / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Service Stations (5541) and Automated Fuel Dispenser (5542).
Petroleum Debit	0.76%	\$0.16	
Petroleum Prepaid	0.76%	\$0.16	
Petroleum Core Plus	1.80%	\$0.05	
Petroleum Premium	1.80%	\$0.05	
Petroleum Premium Plus	1.80%	\$0.05	
Public Services Core	1.55%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 3 days to deposit & settle. Eligible Merchant MCCs: Bridge & Road Fees / Tolls (4784), Court Cost / Alimony / Support (9211), Fines (9222), Bail and Bond Payments (9223), Tax Payments (9311), Government Services (9399), and Intra-Government Purchases — Government Only (9405).
Public Services Debit	0.90%	\$0.20	
Public Services Debit Maximum	0.00%	\$2.00	
Public Services Prepaid	0.90%	\$0.20	
Public Services Prepaid Maximum	0.00%	\$2.00	
Public Services Core Plus	1.55%	\$0.10	
Public Services Premium	1.55%	\$0.10	
Public Services Premium Plus	1.55%	\$0.10	
Real Estate Core	1.10%	\$0.00	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 3 days to deposit & settle. Eligible Merchant MCCs: Real Estate Agents and Managers — Rentals (6513).
Real Estate Debit	1.10%	\$0.00	
Real Estate Prepaid	1.10%	\$0.00	
Real Estate Core Plus	1.10%	\$0.00	
Real Estate Premium	1.10%	\$0.00	
Real Estate Premium Plus	2.30%	\$0.10	

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Recurring Payments Core	1.35%	\$0.05	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Recurring Billing, Installment, or Subscription indicator must be present. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Consumer debit and prepaid transactions only at Phone Service / Equip Utility (4814), Telecommunications (4814), and Cable TV Services (4899). Ineligible Merchant MCCs: Charitable & Social Service Organizations (8398). Subscription (5968), Member Clubs / Sport (7997), or Child Care Services (8351).
Recurring Payments Debit	1.20%	\$0.05	
Recurring Payments Prepaid	1.20%	\$0.05	
Recurring Payments Core Plus	1.35%	\$0.05	
Recurring Payments Premium	1.45%	\$0.05	
Recurring Payments Premium Plus	1.80%	\$0.05	
Restaurants Core	1.56%	\$0.10	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Same requirements as Retail. Authorization and Magnetic Stripe Read / Contactless / Chip Read required. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts do not have to match. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Restaurants Debit	1.19%	\$0.10	
Restaurants Prepaid	1.14%	\$0.15	
Restaurant Core Plus	1.90%	\$0.10	
Restaurants Premium	2.30%	\$0.10	
Restaurants Premium Plus	2.45%	\$0.10	
Supermarket Core	1.40%	\$0.05	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Same requirements as Retail. Authorization and Magnetic Stripe Read / Contactless / Chip Read required. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amounts can differ up to 15%, if transactions exceed the amount tolerance, they will downgrade to a base interchange fee. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Supermarket (5411)
Supermarket Debit	1.10%	\$0.16	
Supermarket Debit Maximum	0.00%	\$0.36	
Supermarket Prepaid	1.12%	\$0.16	
Supermarket Prepaid Maximum	0.00%	\$0.36	
Supermarket Core Plus	1.62%	\$0.10	
Supermarket Premium	1.65%	\$0.10	
Supermarket Premium Plus	2.10%	\$0.10	

Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Utilities Core	0.00%	\$0.75	Eligible Cards: Consumer Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Ineligible Merchant MCCs: Cable, Satellite, and Other Pay TV & Radio Services (4899) and Telecommunications (4812, 4814).
Utilities Debit	0.00%	\$0.75	
Utilities Prepaid	0.00%	\$0.75	
Utilities Core Plus	0.00%	\$0.75	
Utilities Premium	0.00%	\$0.75	
Utilities Premium Plus	0.00%	\$0.75	

Commercial Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Commercial Base Submission	3.05%	\$0.10	Eligible Cards: Commercial cards, including Business, Executive Business, and Corporate cards, that do not meet the requirements for the Commercial Electronic Level Program. Eligible Criteria: Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: All MCCs.
Commercial Base Submission Level Debit	3.05%	\$0.10	
Commercial Base Submission Level Prepaid	3.05%	\$0.10	
Commercial B2B 1 Prepaid	0.00%	\$0.00	Eligible Cards: U.S.-issued commercial cards. Eligible Criteria: Any POS entry mode. Eligible Merchant MCCs: All MCCs.
Commercial B2B 2 Credit	6.00%	\$0.00	
Commercial Electronic	2.45%	\$0.15	Eligible Cards: Commercial cards including Business, Executive Business, and Corporate cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Card Verification Value (CVV) data must be present on the authorization Track Data and valid Transaction Data Condition Code values must be present in the Sales Data if Magnetic Stripe Read / Contactless / Chip Read. Supplemental Data Record (SDR) required on chip card transactions. Authorization and settlement amount can differ up to 10% (up to 20% for Taxis and Limousines — 4121 and Beauty / Barber Shops — 7230). Authorization and settlement amounts do not have to match for Restaurants (5812, 5814), Bars (5813), Hotel / Motel (3501-3999, 7011, 7012), Effective 10-23-2026: Car Rentals (3351-3500, 7512, 7513, 7519), Passenger Transport (3000-3350, 4111, 4112, 4131, 4411, 4511), Petroleum (5541, 5542), and Digital Goods (5815, 5816, 5817, 5818). Address Verification Service required for Card Not Present transactions, except for mobile payment and recurring payment transactions, for all merchants except for Insurance (5960, 6300), Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398), Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405), Hotels / Car Rentals (3351-3441, 3501-3999, 7011, 7012, 7512, 7513, 7519), and Passenger Transport (3000-3350, 4112, 4411, 4511). Maximum number of days to settle is 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511), 2 days for all other merchants. Maximum number of days to settle reduced to 2 days for Emerging Markets (4899, 5968, 5983, 6533, 8211, 8220, 8299, 8351, 8398) and Public Services (4784, 9211, 9222, 9223, 9311, 9399, 9405). Eligible Merchant MCCs: All MCCs detailed above. Ineligible Merchant MCCs: Utilities (4900) and High Risk (5962, 5966, 5967).
Commercial Electronic Debit	2.45%	\$0.15	
Commercial Electronic Prepaid	2.65%	\$0.10	

Commercial Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Commercial Large Ticket	0.90%	\$20.00	Eligible Cards: Commercial cards including Business, Executive Business, and Corporate cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Transaction amount greater than or equal to \$5,000. Eligible Merchant MCCs: Miscellaneous Publishing Printing (2741), Typesetting Platemaking Services) (2791), Specialty Cleaning Polish Sanitation) (2842), Motor Vehicle Supplies Parts (5013), Office & Commercial Furniture (5021), Construction Materials (5039), Office Equipment (5044), Computers Peripheral Equipment (5045), Commercial Equipment (5046), Dental Medical Hospital Equipment (5047), Metal Service Centers (5051), Electrical Parts & Equipment (5065), Hardware Equipment & Supplies (5072), Plumbing Heating Equipment (5074), Industrial Supplies (5085), Precious Stone Jewelry Wholesaler (5094), Durable Goods (5099), Non-Durable Goods (5199), Stationery Office Supply Wholesale (5111), Drugs & Drug Proprietors (5122), Piece Good Fabric Wholesalers (5131), Uniforms & Commercial Clothing (5137), Commercial Footwear (5139), Chemicals & Allied Products (5169), Petroleum Products — Wholesalers (5172), Books Periodicals Newspapers (5192), Florists' Supplies Stock Flowers (5193), Paints Varnishes Supplies Wholesale (5198).
Commercial Large Ticket Debit	0.90%	\$20.00	
Commercial Large Ticket Prepaid	1.45%	\$35.00	
Commercial Utilities	0.00%	\$1.50	Eligible Cards: Commercial cards, including Business, Executive Business, and Corporate cards. Eligible Criteria: Magnetic Swipe or Chip Read not required / Electronically Authorized. Authorization and settlement amounts can differ up to 10%. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Electric, Gas, Heating Oil, Sanitation, Water (MCC 4900). Ineligible Merchant MCCs: Cable, Satellite, and Other Pay TV & Radio Services (4899) and Telecommunications (4812, 4814).
Commercial Utilities Debit	0.00%	\$1.50	
Commercial Utilities Prepaid	0.00%	\$1.50	

International Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
International Consumer Credit	1.65%	\$0.00	Eligible Cards: Consumer Discover, Diners Club International, JCB, UnionPay, and Korea BCard cards issued in a foreign country. Eligible Criteria: Face-to-Face / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Electronically Authorized. Supplemental Data Record (SDR) required on chip card transactions. Key-Entered transactions not eligible for this program. Card Verification Value (CVV) data must be present on the authorization Track Data. Valid Transaction Data Condition Code values must be present in the Sales Data. Authorization and settlement amounts do not have to match. Maximum 5 days to deposit & settle, 8 days for Passenger Transport (3000-3350, 4112, 4411, 4511). Eligible Merchant MCCs: All except those defined as ineligible below. Ineligible Merchant MCCs: High Risk (5962, 5966, 5967). Mobile Payment transactions not eligible for this program.
International Consumer Debit / Prepaid	1.20%	\$0.00	
International Consumer Base Submission Level	1.70%	\$0.10	Eligible Cards: Consumer Discover, Diners Club International, JCB, UnionPay, and Korea BCard cards issued in a foreign country that do not meet the requirements for the International Consumer Credit or Debit / Prepaid programs. Eligible Criteria: Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: All MCCs.
International Commercial	1.90%	\$0.10	Eligible Cards: Commercial Discover, Diners Club International, JCB, UnionPay, and Korea BCard cards issued in a foreign country. Eligible Criteria: Validation not required for Magnetic Stripe Read / Contactless / Chip Read, Authorization, or MCC. Supplemental Data Record (SDR) missing on chip card transactions. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: All MCCs.

Purchase Return / Credit Voucher Interchange Rates	Rates		Purchase Return — Transaction Qualification Information
	Per adjustment dollar	Per item	

Direct Marketing

CONS ADJ VCR PROGRAM 1 — Core	-2.07%	\$0.00	Eligible Cards: Consumer Discover Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Purchase return / credit voucher. Eligible Merchant MCCs: eCommerce site hosted by Marketplace operator with products / services provided by multiple third-party suppliers (5262), Insurance Services (5960), Travel-Related Arrangement Services (5962), Catalog (5964), Combination Catalog & Retail (5965), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Subscription (5968), and Other Direct Marketers (5969).
CONS ADJ VCR PROGRAM 1 — Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 1 — Debit	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 1 — Prepaid	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 1 — Core Plus	-2.07%	\$0.00	
CONS ADJ VCR PROGRAM 1 — Premium	-2.07%	\$0.00	
CONS ADJ VCR PROGRAM 1 — Premium Plus	-2.07%	\$0.00	

Passenger Transport

CONS ADJ VCR PROGRAM 2 — Core	-2.02%	\$0.00	Eligible Cards: Consumer Discover Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Purchase return / credit voucher at Passenger Transport MCC. Eligible Merchant MCCs: Airlines (3000-3350, 4511), Passenger Railways (4112), and Steamship / Cruise Lines (4411).
CONS ADJ VCR PROGRAM 2 — Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 2 — Debit	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 2 — Prepaid	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 2 — Core Plus	-2.02%	\$0.00	
CONS ADJ VCR PROGRAM 2 — Premium	-2.02%	\$0.00	
CONS ADJ VCR PROGRAM 2 — Premium Plus	-2.02%	\$0.00	

All Other

CONS ADJ VCR PROGRAM 3 — Core	-1.75%	\$0.00	Eligible Cards: Consumer Discover Core, Debit / Prepaid, Rewards, Premium, and Premium Plus cards. Eligible Criteria: Purchase return / credit voucher. Eligible Merchant MCCs: All other MCCs.
CONS ADJ VCR PROGRAM 3 — Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 3 — Debit	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 3 — Prepaid	0.00%	\$0.00	
CONS ADJ VCR PROGRAM 3 — Core Plus	-1.75%	\$0.00	
CONS ADJ VCR PROGRAM 3 — Premium	-1.75%	\$0.00	
CONS ADJ VCR PROGRAM 3 — Premium Plus	-1.75%	\$0.00	

Purchase Return / Credit Voucher Interchange Rates	Rates		Purchase Return — Transaction Qualification Information
	Per adjustment dollar	Per item	

Commercial

COMMERCIAL ADJ VOUCHER	-2.25%	\$0.00	Eligible Cards: Commercial Discover cards. Eligible Criteria: Purchase return / credit voucher. Eligible Merchant MCCs: All MCCs.
COMMERCIAL ADJ VOUCHER — Non-Exempt (Regulated) Debit & Prepaid	0.00%	\$0.00	
COMMERCIAL ADJ VOUCHER — Debit	-2.25%	\$0.00	
COMMERCIAL ADJ VOUCHER — Prepaid	-2.25%	\$0.00	
COMMERCIAL B2B 1 ADJ VOUCHER — Prepaid	0.00%	\$0.00	Eligible Cards: U.S.-issued commercial cards. Eligible Criteria: Any POS entry mode. Eligible Merchant MCCs: All MCCs.
COMMERCIAL B2B 2 ADJ VOUCHER — Credit	6.00%	\$0.00	

International

INTERNATIONAL ADJ VOUCHER	0.00%	\$0.00	Eligible Cards: Discover, JCB, UnionPay, Diners Club International, and Korea BCard cards issued in a foreign country. Eligible Criteria: Purchase return / credit voucher. Eligible Merchant MCCs: All MCCs.
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Payment Network Fees	Rates		Transaction Qualification Information
	Per dollar	Per item	
Account Verification Service	0.00%	\$0.02	Fee assessed for each authorization response obtained through the Discover Account Verification Service.
Address Verification Service	0.00%	\$0.005	Fee assessed for each Address Verification request that receives one of the following AVS Response Codes: X – Address matches, nine-digit postal code matches. A – Address matches, five-digit postal code matches. Y – Address matches, postal code does not. T – Nine-digit postal code matches, address does not. Z – Five-digit postal code matches, address does not. N – Nothing matches.
Assessment	0.14%	\$0.00	Fee assessed on gross card sales for providing DS processing services.
Data Usage	0.00%	\$0.0025	Fee assessed for DS processing of sales drafts.
Digital Investment	0.01%	\$0.00	Fee assessed for all purchase transactions with any of the following POS entry modes: 01 (key entered) 07 (eCommerce) 10 (stored card) 82 (mobile commerce) 91 (voice response unit)
International Service	0.80%	\$0.00	Fee assessed for each International Card Sales (excluding Cash at checkout) conducted at a Merchant location in the U.S.
International Processing	0.50%	\$0.00	Fee assessed for each International Card Sales (including Cash at checkout) and International Cash Advance.
Network Authorization	0.00%	\$0.0190	Fee assessed for each authorization request sent to the DS network, fee is not applicable to purchase return authorizations.
Program Integrity	0.00%	\$0.10	Fee assessed for transactions that originally qualified for (or are reclassified/downgraded to) Base Submission interchange categories.