

Interchange Qualification Tables



Note: Programs are listed in alphabetical order

MasterCard Interchange Program		English Statement Descriptors	French Statement Descriptors	Interchange Rate	Interchange Per Item / Currency
--------------------------------	---	-------------------------------	------------------------------	------------------	---------------------------------

Domestic

CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE A	COMM PHS ELEC VOL A	COMM DEP TAUX A	2.00%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RATE B	COMM PHS ELEC VOL B	COMM DEP TAUX B	2.00%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND PAYPASS	COMM PHS PAYPASS	COMM DEP PAYPASS	2.25%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND STANDARD	COMM PHS STANDARD	COMM DEP STANDARD	2.65%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND ELECTRONIC	COMM PHS ELEC	COMM DEP ELEC	2.25%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND GROCERY	COMM PHS SUPMKT	COMM DEP SUPER	2.25%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND PETROLEUM	COMM PHS PETRO	COMM DEP STATSERV	2.25%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND GROCERY (HIGH VOLUME)	COMM PHS SUPMKT HV	COMM DEP SUPER VE	2.00%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND PETROLEUM (HIGH VOLUME)	COMM PHS PETRO HV	COMM DEP STATSERV VE	2.00%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND RECURRING PAYMENTS	COMM PHS RECURRING	COMM DEP RECURRENT	2.25%	0.00
CANADA COMMERCIAL INTRACOUNTRY PREMIUM HIGH SPEND SECURECODE-ENABLED	COMM PHS SECURECODE	COMM DEP SECURECODE	2.65%	0.00
CANADA INTRACOUNTRY SUPERMARKET BASE (DEBIT)	DEBIT SUPMKT	DEBIT SUPERMARCHE	0.00%	0.00
CANADA INTRACOUNTRY SUPERMARKET TIER 1 (DEBIT)	DEBIT SUPMKT TIER1	DEBIT SUPERM VOLET1	0.00%	0.00
CANADA INTRACOUNTRY SUPERMARKET TIER 2 (DEBIT)	DEBIT SUPMKT TIER2	DEBIT SUPERM VOLET2	0.00%	0.00
CANADA INTRACOUNTRY BIG BOX STORES BASE (DEBIT)	DEBIT BIGBOX	DEBIT GRANDE SURF	0.00%	0.00
CANADA INTRACOUNTRY BIG BOX STORES TIER 1 (DEBIT)	DEBIT BIGBOX TIER1	DEBIT GR SURF VOLET1	0.00%	0.00
CANADA INTRACOUNTRY BIG BOX STORES TIER 2 (DEBIT)	DEBIT BIGBOX TIER2	DEBIT GR SURF VOLET2	0.00%	0.00
CANADA INTRACOUNTRY PETROLEUM BASE (DEBIT)	DEBIT PETRO	DEBIT PETRO	0.00%	0.00
CANADA INTRACOUNTRY PETROLEUM TIER 1 (DEBIT)	DEBIT PETRO TIER1	DEBIT PETRO VOLET1	0.00%	0.00
CANADA INTRACOUNTRY PETROLEUM TIER 2 (DEBIT)	DEBIT PETRO TIER2	DEBIT PETRO VOLET2	0.00%	0.00
CANADA INTRACOUNTRY SPECIALTY CLOTHING STORES BASE (DEBIT)	DEBIT CLOTHING	DEBIT VETEMENTS	0.00%	0.00
CANADA INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 1 (DEBIT)	DEBIT CLOTHING TIER1	DEBIT VETEM VOLET1	0.00%	0.00
CANADA INTRACOUNTRY SPECIALTY CLOTHING STORES TIER 2 (DEBIT)	DEBIT CLOTHING TIER2	DEBIT VETEM VOLET2	0.00%	0.00
CANADA INTRACOUNTRY STANDARD AND NON-SECURECODE-ENABLED E-COMMERCE (DEBIT)	DEBIT ECOMM	DEBIT COMM ELECT	1.72%	0.00
CANADA INTRACOUNTRY STANDARD SECURECODE-ENABLED (DEBIT)	DEBIT SECURECODE	DEBIT SECURECODE	1.00%	0.00
CANADA INTRACOUNTRY OTHER BASE (DEBIT)	DEBIT	DEBIT	0.00%	0.00

CANADA INTRACOUNTRY OTHER TIER 1 (DEBIT)	DEBIT TIER1	DEBIT VOLET1	0.00%	0.00
CANADA INTRACOUNTRY OTHER TIER 2 (DEBIT)	DEBIT TIER2	DEBIT VOLET2	0.00%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND PETROLEUM (HIGH VOLUME)	HS ELEC PETRO HV	HS ELEC PETRO HV	1.41%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND RATE A	HS ELEC VOL A	HS ELEC VOL A	1.60%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND RATE B	HS ELEC VOL B	HS ELEC VOL B	1.65%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND RATE A	PHS ELEC VOL A	PHS ELEC VOL A	2.00%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND RATE B	PHS ELEC VOL B	PHS ELEC VOL B	2.00%	0.00
CANADA INTRACOUNTRY CONSUMER PAYPASS	CONSUMER PAYPASS	CONSOMMAT PAYPASS	1.59%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND PAYPASS	HS PAYPASS	HS PAYPASS	2.00%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND PAYPASS	PHS PAYPASS	PHS PAYPASS	2.25%	0.00
CANADA INTRACOUNTRY COMMERCIAL PROGRAMS	COMMERCIAL ELEC	COMMERCIAL ELEC	2.00%	0.00
CANADA INTRACOUNTRY CONSUMER RECURRING PAYMENTS	CONSUMER RECURRING	CONSOMMAT RECURRENT	1.59%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND RECURRING PAYMENTS	PHS RECURRING	PHS RECURRENT	2.25%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND SECURECODE-ENABLED	PHS SECURECODE	PHS SECURECODE	2.65%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND ELECTRONIC	PHS ELEC	PHS ELEC	2.25%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND STANDARD	PHS STANDARD	PHS STANDARD	2.65%	0.00
CANADA INTRACOUNTRY CONSUMER PETROLEUM	CONSUMER ELEC PETRO	CONSOMMAT ELEC PETRO	1.59%	0.00
CANADA INTRACOUNTRY CONSUMER SUPERMARKET	CONSUMER ELEC SUPMKT	CONSOM ELEC SUPERM	1.59%	0.00
CANADA INTRACOUNTRY CONSUMER RATE B	CONSUMER ELEC VOL B	CONSOM ELEC VOL B	1.45%	0.00
CANADA INTRACOUNTRY CONSUMER RATE A	CONSUMER ELEC VOL A	CONSOMMAT ELEC VOL A	1.40%	0.00
CANADA INTRACOUNTRY CONSUMER STANDARD	CONSUMER STANDARD	CONSOMMAT STANDARD	1.72%	0.00
CANADA INTRACOUNTRY CONSUMER ELECTRONIC	CONSUMER ELEC	CONSOMMATEUR ELEC	1.59%	0.00
CANADA INTRACOUNTRY CONSUMER SUPERMARKET (HIGH VOLUME)	CONS ELEC SUPMKT HV	CONS ELEC SUPERMARCHÉ HV	1.36%	0.00
CANADA INTRACOUNTRY CONSUMER PETROLEUM (HIGH VOLUME)	CONSUMER PETRO HV	CONSOMMATEUR PETRO HV	1.21%	0.00
CANADA INTRACOUNTRY CONSUMER SECURECODE-ENABLED	SECURECODE	SECURECODE	1.72%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND STANDARD	HS STANDARD	HS STANDARD	2.13%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND ELECTRONIC	HS ELEC	HS ELEC	2.00%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND SUPERMARKET	HS ELEC SUPMKT	HS ELEC SUPERMARCHÉ	2.00%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND PETROLEUM	HS ELEC PETRO	HS ELEC PETRO	2.00%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND SUPERMARKET (HIGH VOLUME)	HS ELEC SUPMKT HV	HS ELEC SUPERMARCHÉ HV	1.56%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND RECURRING PAYMENTS	HS RECURRING	HS RECURRENT	2.00%	0.00
CANADA INTRACOUNTRY CONSUMER HIGH SPEND SECURECODE-ENABLED	HS SECURECODE	HS SECURECODE	2.13%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND SUPERMARKET	PHS ELEC SUPMKT	PHS ELEC SUPERMARCHÉ	2.25%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND PETROLEUM	PHS ELEC PETRO	PHS ELEC PETRO	2.25%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND SUPERMARKET (HIGH VOLUME)	PHS ELEC SUPMKT HV	PHS ELEC SUPERMARCHÉ HV	2.00%	0.00
CANADA INTRACOUNTRY PREMIUM HIGH SPEND PETROLEUM (HIGH VOLUME)	PHS ELEC PETRO HV	PHS ELEC PETRO HV	2.00%	0.00

MasterCard Interchange Program

**English Statement
Descriptors**
**French Statement
Descriptors**
**Interchange
Rate**
**Interchange
Per Item /
Currency**
Interregional


INTERREGIONAL COMMERCIAL PREMIUM STANDARD	CAN-AP COM PRM STD	CAN-AP COM PRM STD	2.00%	0.00
INTERREGIONALCOMMERCIAL PREMIUM STANDARD	CANLAC COM PRM STD	CANLAC COM PRM STD	2.00%	0.00
INTERREGIONAL COMMERCIAL PREMIUM STANDARD	CANSAM COM PRM STD	CANSAM COM PRM STD	2.00%	0.00
INTERREGIONAL COMMERCIAL PURCHASING DATA RATE II	FGN CORP DATA RAT	FGN CORP DATA RAT	1.70%	0.00
INTERREGIONAL COMMERCIAL PURCHASING LARGE TICKET	FGN CORP LRG TKT	FGN CORP LRG TKT	0.90%	30.00 USD
INTERREGIONAL COMMERCIAL PURCHASING STANDARD	FGN COMM PURCHASING	ETRANG COMM ACHAT	2.00%	0.00
INTERREGIONAL COMMERCIAL STANDARD	FGN CORPORATE	ETRANG SOCIETE	2.00%	0.00
INTERREGIONAL COMMERCIAL PREMIUM STANDARD	CAN-US COM PRM STD	CAN-US COM PRM STD	2.00%	0.00
INTERREGIONAL CONSUMER PREMIUM STANDARD	CAN-AP CON PRM STD	CAN-AP CON PRM STD	1.85%	0.00
INTERREGIONAL CONSUMER ELECTRONIC	FGN CONSUMER ELEC	ETRANG CONSOM ELEC	1.10%	0.00
INTERREGIONALCONSUMER FULL UCAF	FGN SECURECODE	FGN SECURECODE	1.54%	0.00
INTERREGIONAL CONSUMER MERCHANT UCAF	FGN SECURECODE MERCH	ECOMM MERCH UCAF	1.44%	0.00
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC	CAN-AP CON PRM EL	CAN-AP CON PRM EL	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC	CAN-EU CON PRM EL	CAN-EU CON PRM EL	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC	CANLAC CON PRM EL	CANLAC CON PRM EL	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC	CANSAM CON PRM EL	CANSAM CON PRM EL	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM ELECTRONIC	CAN-US CON PRM EL	CAN-US CON PRM EL	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM FULL UCAF	CAN-AP CON PRM UC	CAN-AP CON PRM UC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM FULL UCAF	CAN-EU CON PRM UC	CAN-EUR CON PRM UC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM FULL UCAF	CANLAC CON PRM UC	CANLAC CON PRM UC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM FULL UCAF	CANSAM CON PRM UC	CANSAM CON PRM UC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM FULL UCAF	CAN-US CON PRM UC	CAN-US CON PRM UC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	CAN-AP CON PRM MUC	CAN-AP CON PRM MUC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	CAN-EU CON PRM MUC	CAN-EU CON PRM MUC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	CANLAC CON PRM MUC	CANLAC CON PRM MUC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	CANSAM CON PRM MUC	CANSAM CON PRM MUC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM MERCHANT UCAF	CAN-US CON PRM MUC	CAN-US CON PRM MUC	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM STANDARD	CANLAC CON PRM STD	CANLAC CON PRM STD	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM STANDARD	CANSAM CON PRM STD	CANSAM CON PRM STD	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM STANDARD	CAN-US CON PRM STD	CAN-US CON PRM STD	1.85%	0.00
INTERREGIONAL CONSUMER PREMIUM STANDARD	CAN-EU CON PRM STD	CAN-EU CON PRM STD	1.85%	0.00
INTERREGIONAL CONSUMER STANDARD	FGN CONSUMER STD	ETRANG CONSOM STD	1.60%	0.00
INTERREGIONAL CONSUMER SUPER PREMIUM ELECTRONIC	SUPER PREM ELEC	SUPER PREM ELEC	1.98%	0.00
INTERREGIONAL CONSUMER SUPER PREMIUM FULL UCAF	SPRM FULL UCAF	SPRM FULL UCAF	1.98%	0.00
INTERREGIONAL CONSUMER SUPER PREMIUM MERCHANT UCAF	SPRM MERCH UCAF	SPRM MERCH UCAF	1.98%	0.00
INTERREGIONAL CONSUMER SUPER PREMIUM STANDARD	SUPER PREM STD	SUPER PREM STD	1.98%	0.00

Visa Interchange Program

**English Statement
Descriptors**
**French Statement
Descriptors**
**Interchange
Rate**
**Interchange
Per Item /
Currency**
Domestic

BUSINESS CREDIT EMERGING SEGMENT NON-CHIP ELECTRONIC	BUSINESS EMERG SEG	ENTREPRISE SEG EMERG	1.80%	00.0
BUSINESS CREDIT EMERGING SEGMENT RECURRING	BUSINESS EMERG SEG	ENTREPRISE SEG EMERG	1.80%	0.00
BUSINESS CREDIT EMERGING SEGMENT STANDARD	BUSINESS EMERG SEG	ENTREPRISE SEG EMERG	1.80%	0.00
BUSINESS CREDIT INDUSTRY 1	BUSINESS ELEC GAS	ENTREPRISE ELEC ESS	1.80%	0.00
BUSINESS CREDIT INDUSTRY 2	BUSINESS ELEC GROC	ENTREPRISE ELEC EPIC	1.85%	0.00
BUSINESS CREDIT PERFORMANCE INCENTIVE TIER 1	BUSINESS ELEC TIER1	ENTREP ELEC VOLET1	1.80%	0.00
BUSINESS CREDIT PERFORMANCE INCENTIVE TIER 2	BUSINESS ELEC TIER2	ENTREP ELEC VOLET2	1.85%	0.00
CHIP - DEBIT CARD	DEBIT CHIP	PUCE DEBIT	1.15%	0.00
CHIP DEBIT INDUSTRY 1	DEBIT CHIP GAS	PUCE DEBIT ESS	0.15%	0.05
CHIP DEBIT INDUSTRY 2	DEBIT CHIP GROC	PUCE DEBIT EPIC	0.15%	0.05
CHIP DEBIT PERFORMANCE INCENTIVE TIER 1	DEBIT CHIP TIER1	PUCE DEBIT VOLET1	0.15%	0.05
CHIP DEBIT PERFORMANCE INCENTIVE TIER 2	DEBIT CHIP TIER2	PUCE DEBIT VOLET2	0.15%	0.05
CHIP ELECTRONIC DEBIT	DEBIT CHIP ELEC	PUCE DEBIT ELEC	0.25%	0.05
CONSUMER CREDIT EMERGING SEGMENT NON-CHIP ELECTRONIC	CONSUMER EMERG SEG	CONSOM SEG EMERG	1.00%	0.0
CONSUMER CREDIT EMERGING SEGMENT RECURRING	CONSUMER EMERG SEG	CONSOM SEG EMERG	1.00%	0.00
CONSUMER CREDIT EMERGING SEGMENT STANDARD	CONSUMER EMERG SEG	CONSOM SEG EMERG	1.00%	0.00
CONSUMER CREDIT INDUSTRY 1	CONSUMER ELEC GAS	CONSOMMATEUR ELEC ESS	1.21%	0.00
CONSUMER CREDIT INDUSTRY 2	CONSUMER ELEC GROC	CONSOMMAT ELEC EPIC	1.36%	0.00
CONSUMER CREDIT PERFORMANCE INCENTIVE TIER 1	CONSUMER ELEC TIER1	CONSOM ELEC VOLET1	1.40%	0.00
CONSUMER CREDIT PERFORMANCE INCENTIVE TIER 2	CONSUMER ELEC TIER2	CONSOM ELEC VOLET2	1.45%	0.00
CONSUMER STANDARD	CONSUMER STANDARD	CONSOMMAT STANDARD	1.65%	0.00
CORPORATE CREDIT EMERGING SEGMENT NON-CHIP ELECTRONIC	CORPORATE EMERG SEG	SOCIETE SEG EMERG	1.80%	0.00
CORPORATE CREDIT EMERGING SEGMENT RECURRING	CORPORATE EMERG SEG	SOCIETE SEG EMERG	1.80%	0.00
CORPORATE CREDIT EMERGING SEGMENT STANDARD	CORPORATE EMERG SEG	SOCIETE SEG EMERG	1.80%	0.00
CORPORATE CREDIT INDUSTRY 1	CORPORATE ELEC GAS	SOCIETE ELEC ESS	1.80%	0.00
CORPORATE CREDIT INDUSTRY 2	CORPORATE ELEC GROC	SOCIETE ELEC EPIC	1.85%	0.00
CORPORATE CREDIT PERFORMANCE INCENTIVE TIER 1	CORPORATE ELEC TIER1	SOCIETE ELEC VOLET1	1.80%	0.00
CORPORATE CREDIT PERFORMANCE INCENTIVE TIER 2	CORPORATE ELEC TIER2	SOCIETE ELEC VOLET2	1.85%	0.00
DEBIT EMERGING SEGMENT CHIP	DEBIT EMERG SEG	DEBIT SEG EMERG	0.30%	0.00
DEBIT EMERGING SEGMENT RECURRING	DEBIT EMERG SEG	DEBIT SEG EMERG	0.30%	0.00
DEBIT EMERGING SEGMENT STANDARD	DEBIT EMERG SEG	DEBIT SEG EMERG	0.30%	0.00
INFINITE CREDIT EMERGING SEGMENT NON-CHIP ELECTRONIC	INFINITE EMERG SEG	INFINIE SEG EMERG	1.20%	0.00
INFINITE CREDIT EMERGING SEGMENT RECURRING	INFINITE EMERG SEG	INFINIE SEG EMERG	1.20%	0.00
INFINITE CREDIT EMERGING SEGMENT STANDARD	INFINITE EMERG SEG	INFINIE SEG EMERG	1.20%	0.00
INFINITE CREDIT INDUSTRY 1, NNSS	INFINITE ELEC GAS	INFINIE ELEC ESS	1.41%	0.00
INFINITE CREDIT INDUSTRY 2	INFINITE ELEC GROC	INFINIE ELEC EPIC	1.56%	0.00
INFINITE CREDIT PERFORMANCE INCENTIVE TIER 1	INFINITE ELEC TIER1	INFINIE ELEC VOLET1	1.60%	0.00
INFINITE CREDIT PERFORMANCE INCENTIVE TIER 2	INFINITE ELEC TIER2	INFINIE ELEC VOLET2	1.65%	0.00
NON-CHIP ELECTRONIC BUSINESS CREDIT	BUSINESS ELEC	ENTREPRISE ELEC	1.90%	0.00
NON-CHIP ELECTRONIC CONSUMER CREDIT	CONSUMER ELEC	CONSOMMATEUR ELEC	1.54%	0.00

NON-CHIP ELECTRONIC CORPORATE CREDIT	CORPORATE ELEC	SOCIETE ELEC	1.90%	0.00
NON-CHIP ELECTRONIC INFINITE CREDIT	INFINITE ELEC	INFINIE ELEC	1.74%	0.00
NON-CHIP ELECTRONIC PREPAISM	PREPAID ELEC	PREPAYEE ELEC	1.25%	0.00
NON-CHIP ELECTRONIC PURCHASE CREDIT	PURCHASE ELEC	ACHAT ELEC	1.90%	0.00
PREPAID INDUSTRY 1	PREPAID ELEC GAS	PREPAYEE ELEC ESS	1.25%	0.00
PREPAID INDUSTRY 2	PREPAID ELEC GROC	PREPAYEE ELEC EPIC	1.25%	0.00
PREPAID PERFORMANCE INCENTIVE TIER 1	PREPAID ELEC TIER1	PREPAYEE ELEC VOLET1	1.25%	0.00
PREPAID PERFORMANCE INCENTIVE TIER 2	PREPAID ELEC TIER2	PREPAYEE ELEC VOLET2	1.25%	0.00
PURCHASE CREDIT EMERGING SEGMENT NON-CHIP ELECTRONIC	PURCHASE EMERG SEG	ACHAT SEG EMERG	1.80%	0.00
PURCHASE CREDIT EMERGING SEGMENT RECURRING	PURCHASE EMERG SEG	ACHAT SEG EMERG	1.80%	0.00
PURCHASE CREDIT EMERGING SEGMENT STANDARD	PURCHASE EMERG SEG	ACHAT SEG EMERG	1.80%	0.00
PURCHASE CREDIT INDUSTRY 1	PURCHASE ELEC GAS	ACHAT ELEC ESS	1.80%	0.00
PURCHASE CREDIT INDUSTRY 2	PURCHASE ELEC GROC	ACHAT ELEC EPIC	1.85%	0.00
PURCHASE CREDIT PERFORMANCE INCENTIVE TIER 2	PURCHASE ELEC TIER2	ACHAT ELEC VOLET2	1.85%	0.00
RECURRING PAYMENT BUSINESS CREDIT	BUSINESS RECURRING	ENTREP RECURRENTE	1.85%	0.00
RECURRING PAYMENT CONSUMER CREDIT	CONSUMER RECURRING	CONSOMMAT RECURRENT	1.40%	0.00
RECURRING PAYMENT CORPORATE CREDIT	CORPORATE RECURRING	SOCIETE RECURRENTE	1.85%	0.00
RECURRING PAYMENT DEBIT	DEBIT RECURRING	DEBIT RECURRENT	0.60%	0.00
RECURRING PAYMENT INFINITE CREDIT	INFINITE RECURRING	INFINIE RECURRENTE	1.60%	0.00
RECURRING PAYMENT PREPAID	PREPAID RECURRING	PREPAYEE RECURRENTE	1.25%	0.00
RECURRING PAYMENT PURCHASE CREDIT	PURCHASE RECURRING	ACHAT RECURRENT	1.85%	0.00
STANDARD - BUSINESS CARD	BUSINESS STANDARD	ENTREPRISE STANDARD	2.00%	0.00
STANDARD - CORPORATE CARD	CORPORATE STANDARD	SOCIETE STANDARD	2.00%	0.00
STANDARD - DEBIT CARD	DEBIT STANDARD	DEBIT STANDARD	1.15%	0.00
STANDARD - INFINITE CREDIT	INFINITE STANDARD	INFINIE STANDARD	1.85%	0.00
STANDARD - PREPAID	PREPAID STANDARD	PREPAYEE STANDARD	1.25%	0.00
STANDARD - PURCHASE CARD	PURCHASE STANDARD	ACHAT STANDARD	2.00%	0.00

Visa Interchange Program		English Statement Descriptors	French Statement Descriptors	Interchange Rate	Interchange Per Item / Currency
Interregional					
AIRLINE CHIP FULL DATA		INT AIR CHP FULL	INT AIR CHP FULL	1.10%	0.00
AIRLINE CHIP FULL DATA - VISA ELECTRON		VE INT AIR CHP FULL	VE INT AIR CHP FULL	1.10%	0.00
AIRLINE CHIP FULL DATA with PIN		INT AIRCHPFL PIN	INT AIRCHPFL PIN	1.10%	0.00
AIRLINE CHIP FULL DATA with PIN - VISA ELECTRON		VE AIRCHPFL PIN	VE AIRCHPFL PIN	1.10%	0.00
CHIP FULL DATA		FGN CHIP FULL	PUCE ETRANG PLEINE	1.10%	0.00
CHIP FULL DATA - VISA ELECTRON		FGN CHIP FULL	PUCE ETRANG PLEINE	1.10%	0.00
CHIP FULL DATA with PIN		INT CHP FULL PIN	INT CHP FULL PIN	1.10%	0.00
CHIP FULL DATA with PIN - VISA ELECTRON		VE CHIP FPIN	VE CHIP FPIN	1.10%	0.00
ELECTRONIC		FGN CONSUMER ELEC	ETRANG CONSOM ELEC	1.10%	0.00
ELECTRONIC COMMERCE MERCHANT		FGN CONSUMER ECOMM	ETR CONS COMM ELECT	1.44%	0.00
INFINITE CARD		FGN INFINITE	ETRANG INFINI	1.97%	0.00
INTERNATIONAL MERCHANT - SIGNATURE PREFERRED		INT MRCH VSP	INT MRCH VSP	1.97%	0.00
INTER-REGIONAL CHIP ACQUIRER		FGN CHIP	PUCE ETRANG	1.00%	0.00
INTER-REGIONAL CHIP ISSUER		FGN CHIP ELEC	PUCE ETRANG ELEC	1.20%	0.00
INTER-REGIONAL COMMERCIAL STANDARD		FGN BUSINESS	ETRANG ENTREPRISE	2.00%	0.00
INTER-REGIONAL COMMERCIAL STANDARD		FGN CORPORATE	ETRANG SOCIETE	2.00%	0.00
INTER-REGIONAL COMMERCIAL STANDARD		FGN PURCHASING	ETRANG ACHAT	2.00%	0.00
INTL PREMIUM CARD		CAN-AP CON PRM	PRIM CONSO CAN-AP	1.80%	0.00
INTL PREMIUM CARD		CAN-EU CON PRM	PRIM CONSO CAN-EU	1.80%	0.00
INTL PREMIUM CARD		CANLAC CON PRM	PRIM CONSO CAN-AL	1.80%	0.00
INTL PREMIUM CARD		CANCEM CON PRM	PRIM CONSO CAN-EUC MO EUE AF	1.80%	0.00
INTL PREMIUM CARD		PREMIUM US ISS	PREMIUM US ISS	1.80%	0.00
SECURE ELECTRONIC COMMERCE		FGN CONSUMER VBV	ETRANG CONSOM VBV	1.44%	0.00
STANDARD		FGN CONSUMER STD	ETRANG CONSOM STD	1.60%	0.00
SUPER PREMIUM CARD		SPR PREM AP ISS	SPR PREM AP ISS	1.97%	0.00
SUPER PREMIUM CARD		SPR PREM EU ISS	SPR PREM EU ISS	1.97%	0.00
SUPER PREMIUM CARD		SPR PREM LAC ISS	SPR PREM LAC ISS	1.97%	0.00
SUPER PREMIUM CARD		SPR PREM CEM ISS	SPR PREM CEM ISS	1.97%	0.00
SUPER PREMIUM CARD		SPR PREM US ISS	SPR PREM US ISS	1.97%	0.00

Rates are subject to change and are accurate as of March 2011. Please refer to Visa Canada and MasterCard International websites for additional information regarding Interchange. [™]Trademark of Chase Paymentech Solutions, LLC, Chase Paymentech Solutions authorized user. All other trademarks, registered trademarks, product names and logos identified or mentioned herein are the property of Chase Paymentech Solutions, or their respective owners. ©2011 Chase Paymentech Solutions. All rights reserved.