

MERCHANT SERVICES

Discover Card & China UnionPay

The Discover Network

When you sign up with us, you automatically receive a merchant account for Discover. Discover is one of the top four credit cards in the United States, along with Visa, MasterCard and American Express. The popular, consumer-friendly card has low introductory rates, no annual fees, rewards and 24/7 American-based customer service. Accepting Discover can help you serve customers who favor this card (Discover users tend to be younger). Some small businesses do not accept Discover (so accepting it may give you an edge) but many do, so accepting this card also helps you keep up with customer expectations.

Accept China UnionPay

Established in March 2002, China UnionPay is a bankcard association established under the approval of the State Council and the People's Bank of China. You can automatically accept UnionPay cards through the Discover network.

Current Discover USA Interchange Rates

Card-Type	Interchange Rate
Debit Card-Present	
Discover Debit	1.100 % + 16¢
Discover Debit Regulated	0.050 % + 22¢
Debit Keyed	
Discover Debit Keyed	1.750 % + 20¢
Discover Debit Keyed Regulated	0.050 % + 22¢
Credit Card-Present	
Discover Consumer	1.560 % + 10¢
Discover Rewards	1.710 % + 10¢
Discover Premium	1.710 % + 10¢
Discover Premium Plus	2.150 % + 10¢
Discover Commercial	2.300 % + 10¢
Credit Keyed	
Discover Keyed Consumer	1.870 % + 10¢
Discover Keyed Rewards	1.970 % + 10¢

Discover Keyed Premium	2.000 % + 10¢
Discover Keyed Premium Plus	2.400 % + 10¢
Discover Keyed Commercial Recurring	2.300 % + 10¢
Discover Debit Recurring	1.200 % + 5¢
Discover Debit Recurring Regulated	0.050 % + 22¢
Discover Recurring Consumer	1.350 % + 5¢
Discover Recurring Rewards	1.350 % + 5¢
Discover Recurring Premium	1.350 % + 5¢
Discover Recurring Premium Plus	1.800 % + 5¢
Discover Recurring Commercial	2.300 % + 10¢
International (In-Person)	
Discover Card-Present International Debit/Prepaid	1.200 %
Discover Card-Present International Consumer	1.650 %
Discover Card-Present International Rewards	1.650 %
Discover Card-Present International Premium	1.650 %
Discover Card-Present International Premium Plus	1.650 %
Discover Card-Present International Commercial	1.900 %
International (Keyed)	
Discover Keyed International Debit/Prepaid	1.700 % + 10¢
Discover Keyed International Consumer	1.700 % + 10¢
Discover Keyed International Rewards	1.700 % + 10¢
Discover Keyed International Premium	1.700 % + 10¢
Discover Keyed International Premium Plus	1.790 % + 10¢
Discover Keyed International Commercial	1.900 % + 10¢

Assessments and Association Fees

Discover Card-Brand	0.130 %
Discover Data Usage Fee	1.95¢
Discover Data Transmission Fee	0.25¢
Discover International Cross-Border	0.800 %
Discover International Processing Fee	0.500 %

* The above are the most common interchange qualifications. For a complete list of US interchange rates, please contact the Discover Card Network.