

April 25, 2011

Miriam Gray  
Financial Administrator  
Department of Financial Services  
Division of Treasury  
Bureau of Funds Management  
1801 Hermitage Boulevard  
Tallahassee, FL 32308

RE: Full Service Discover Acceptance

Dear Miriam:

Pursuant to the Chief Financial Officer's Agreement for Electronic Payments Receipts System Contract between the Chief Financial Officer of the State of Florida ("Merchant") and Bank of America, N.A. ("Bank") effective January 1, 2007, Bank requires your acknowledgement of Merchant's desire to now utilize Bank for authorization, processing and settlement of Discover Network Card transactions effective June 1, 2011. As such, any and all references to Visa and MasterCard in the Agreement will now include references to Discover. The pricing for such Discover Card transactions will be the same as the pricing for Visa/MasterCard Card transactions as described per the Consolidated Pricing Schedule.

In accordance with the provision above, all sections referencing Visa and MasterCard will now include DFS Services LLC. ("Discover Network"). The current fees associated with the Interchange Schedules for Visa, MasterCard and Discover are attached. In accordance with the Consolidated Pricing Schedule, the Interchange charges and fees are subject to change by the applicable Card Organization(s) and will be passed through to Merchant.

Please let us know if you have any questions. As always, we appreciate your business and value our relationship with you.

Sincerely,



Mary Anne Tate  
Senior Vice President

Acknowledged and agreed:

Chief Financial Officer of the State of Florida  
(Merchant)

By: Bert Wilkerson

Name: BERT WILKERSON

Title: DIRECTOR, DIVISION OF TREASURY

**EXHIBIT 1 TO  
AMENDMENT TO CHIEF FINANCIAL OFFICER'S AGREEMENT  
FOR ELECTRONIC PAYMENTS RECEIPTS SYSTEM CONTRACT  
RE: CARD TYPE ELECTION CHANGE**

**INTERCHANGE SCHEDULES**

**VISA FEES:** The following fees result from charges assessed to Bank from Visa and are subject to increases, decreases and additional new fees imposed by Visa.

- VISA ASSESSMENT:** 0.11% of the total dollar amount of all Transaction Records. Paid by you monthly.
- VISA BASE II FEE:** \$0.00276 per Transaction Record and Credit Record. Paid by you monthly.
- VISA INTERNATIONAL SERVICE ASSESSMENT FEES (FOR PURCHASE TRANSACTIONS):** 0.40% of the source amount on U.S. Acquired Original Purchase transactions when the Issuer Country is different from your Country. Paid by you monthly.
- VISA INTERNATIONAL SERVICE ASSESSMENT FEES (FOR CASH ADVANCE TRANSACTIONS):** 0.40% of the source amount on U.S. Acquired Cash Disbursement transactions when the Issuer Country is different from your Country. Paid by you monthly.
- U.S. VISA INTERNATIONAL ACQUIRER FEE (IAF)** 0.45% per transaction conducted at U.S. merchant locations with a non-U.S. issued card; or 0.90% for the same, applicable to high-risk merchants in MCCs 5962 (Direct Marketing – Travel-Related Arrangement Services), 5966 (Direct Marketing – Outbound Telemarketing Merchants), and 5967 (Direct Marketing – Inbound Telemarketing Merchants).
- VISA MDEX Access Charge** \$2,000, \$5,000, \$8,000 per month/per connection as determined by Visa.
- VISA ZERO DOLLAR VERIFICATION FEE:** \$0.025 assessed on ALL Account Verification messages submitted for \$0.00, including both approved and declined, AVS, and SMS account verification messages. Paid by you monthly
- VISA ZERO FLOOR LIMIT FEE:** \$0.10 assessed on all clearing transactions when the Transaction ID on the Authorization does not match the Transaction ID on the Clearing. Fee also applies when Transaction ID is missing altogether. Paid by you monthly.
- VISA AUTHORIZATION SYSTEM MISUSE FEE (MISUSE)** \$0.045 per authorization that is not followed by a matching Visa clearing (or is not properly reversed in the case of a cancelled/voided transaction) as shown by a matching transaction ID.
- VISA NETWORK ACQUIRER PROCESSING FEE (NAPF)** \$0.0195 assessed on all Visa authorizations, including POS Check, to merchants not using VISA's Merchant Direct Exchange (MDEX). Merchants using MDEX shall be assessed \$0.0145, shown as an increase to the variable V.I.P. Access Fee. The NAPF fee will not apply to Account Verification messages, pre-authorization requests, Interlink/PLUS PIN Debit, adjustment messages, authorization reversals, and other administrative messages. Paid by you monthly.
- LATIN AMERICA CARIBBEAN (LAC) VISA INTERNATIONAL ACQUIRER FEE** 0.50% per transaction conducted at LAC merchant locations with a card issued outside merchant country.
- ASIA PACIFIC (AP) VISA INTERNATIONAL ACQUIRER FEE** 0.60% per transaction conducted at AP merchant locations with a card issued outside merchant country.
- VISA PARTIAL AUTHORIZATION NON PARTICIPATION FEE (PANPF) FOR AFD MERCHANTS** \$0.01 per authorization for Merchants in MCC 5542 (Automated Fuel Dispensers) who are required to support partial authorizations. PANPF is imposed on AFD transactions that do not support partial authorization. This fee was initially effective in April 2008 but was then delayed to allow merchants time to become compliant.

**MASTERCARD FEES:** The following fees result from charges assessed to Bank from MasterCard and are subject to increases, decreases and additional new fees imposed by MasterCard.

- MASTERCARD GATEWAY ACCESS FEE.** \$0.004 per MasterCard authorization processed through Visanet. Paid by you monthly.
- MASTERCARD ASSESSMENT.** 0.11% of the total dollar amount of all Transaction Record. Paid by you monthly.
- MASTERCARD ASSESSMENT FEE (>=\$1,000)** 0.01% fee assessed on the gross dollar amount of MasterCard Consumer and Commercial credit transactions, that are \$1,000 or greater. Paid by you monthly.
- MASTERCARD GCMS FEE.** \$.0012 per Transaction Record and Credit Record. Paid by you monthly.

**MASTERCARD CROSS BORDER FEE (US).** 0.40% of the total dollar amount of a transaction that is completed at a U.S. merchant location with a non U.S. or a non U.S. Territory issued card. Paid by you monthly.

**MASTERCARD CROSS BORDER FEE (Asia/Pacific).** 0.40% of the total dollar amount of a transaction that is completed in the Asia/Pacific merchant location with a non Asia/Pacific issued card. Paid by you monthly.

**MASTERCARD CROSS BORDER FEE (Latin America/Caribbean).** 0.40% of the total dollar amount of a transaction that is completed in the Latin American/Caribbean merchant location with a non Latin American/Caribbean issued card. Paid by you monthly.

**MASTERCARD CROSS BORDER FEE (Canada).** 0.40% of the total dollar amount of a transaction that is completed at a Canadian merchant location with a non Canadian issued card. Paid by you monthly.

Any combination of merchant location and issuer in USA, Puerto Rico, Virgin Islands, Guam, Marshall Islands and Northern Marianna Islands will be exempt from the Cross Border fee. Transaction on a MasterCard branded credit or debit card processed through MasterCard's clearing system in which the cardholder country code differs from the country code of the merchant; applicable to sale/purchase transactions, chargeback re-presentment and reversal transactions.

**MASTERCARD ADJUSTED/NON-ADJUSTED FEE.** \$0.01 on downgraded MasterCard items. Paid by you monthly.

**MASTERCARD ACQUIRER PROGRAM SUPPORT FEE.** \$ 0.55% will be charged on all U.S. Region Acquired transactions for Cards issued outside the U.S. Region. Paid by you monthly.

**MASTERCARD NETWORK ACCESS AND BRAND USAGE (NABU) FEE.** \$0.0185 per domestic acquired financial detail record. Paid by you monthly.

**MASTERCARD AVS CARD PRESENT FEE** \$0.005 assessed on all MasterCard card present authorizations that use the Address Verification Service (AVS), that are submitted for more than \$0.

**MASTERCARD CARD NOT PRESENT AVS ACCESS FEE** \$0.0075 assessed on all MasterCard Card Not Present authorizations that use the Address Verification Service (AVS), that are submitted for more than \$0.

**MASTERCARD ACCOUNT STATUS INQUIRY FEE – INTERREGIONAL** \$0.03 assessed on all Account Status Inquiry Service messages where the country code of the merchant is different from the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC2 and AVS prior to obtaining an actual authorization. Effective June 14, 2011.

**MASTERCARD ACCOUNT STATUS INQUIRY FEE – INTRAREGIONAL** \$0.025 assessed on all Account Status Inquiry Service messages where the country code of the merchant is the same as the country code of the cardholder. Account Status Inquiry Service transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVC2 and AVS prior to obtaining an actual authorization. Effective June 14, 2011.

**MASTERCARD PROCESSING INTEGRITY FEE** \$0.045 assessed on all MasterCard authorized transactions which are not followed by a matching MasterCard clearing transaction (or reversed in the case of a cancelled transaction). Car Rental (3351-3441, 7512), Hotel/Motel (3501-3999, 7011). Cruise Line / Steamship (4411) not subject to this fee. Effective August 1, 2011.

**MASTERCARD MIP CONNECTION.** \$2,000 per month/per connection

**DISCOVER NETWORK FEES:** The following fees result from charges assessed to Bank from Discover Network and are subject to increases, decreases, and additional new fees imposed by Discover Network for all Discover Network processed Cards (including Diners Club International, JCB, China UnionPay, Korea BC, except as noted below).

**DISCOVER NETWORK ASSESSMENT.** 0.10% of the total dollar amount of all Transaction Records. Paid by you monthly.

**DISCOVER NETWORK DATA USAGE FEE** \$0.0185 per Discover Transaction

**DISCOVER NETWORK INTERNATIONAL PROCESSING FEE** 0.40% of the amount of Card Sales and Cash Advances. Discover Network shall charge to Acquirers for Card Sales (including Cash Over) and Cash Advances conducted at a you in a country other than the country of domicile of the Issuer of a Card used in the Card Sale or Cash Advance, provided that such fee is not applicable to Card Sales or Cash Advances with JCB or China UnionPay Cards. Paid by you monthly.

**DISCOVER NETWORK INTERNATIONAL SERVICE FEE** 0.55% of amount of Card Sales. Discover Network shall charge to Acquirers for Card Sales (excluding Cash Over) conducted at a you location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States, provided that such fee is not applicable to Card Sales with JCB and China UnionPay Cards. Paid by you monthly.