

**MasterCard**

MasterCard will introduce a new U.S. intraregional MasterCard High Value interchange rate structure. This new rate structure will be modeled after the U.S. intraregional consumer World Elite interchange rate structure. Although the new rate structure is modeled after the World Elite interchange structure, interchange qualifying criteria validation, addendum requirements, data requirements and edits may vary

The following table identifies the new U.S. Intraregional MasterCard High Value interchange structure

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<b>Description</b>	<b>Rate – Effective April 17, 2009</b>
High Value Standard	3.25% + \$0.10
High Value Merit I	2.50% + \$0.10
High Value Merit I – Insurance	2.20% + \$0.10
High Value Merit I – Real Estate	2.20% + \$0.10
High Value Key-Entered	2.50% + \$0.10
High Value Merit III Base 1	2.20% + \$0.10
High Value Merit III Tier1	1.53% + \$0.10
High Value Merit III Tier 2	1.58% + \$0.10
High Value Merit III Tier 3	1.65% + \$0.10
High Value Convenience Purchases	2.00% + \$0.00
High Value Supermarket Base	1.90% + \$0.05
High Value Supermarket Tier 1	1.37% + \$0.00
High Value Supermarket Tier 2	1.42% + \$0.00
High Value Supermarket Tier 3	1.52% + \$0.00
High Value Warehouse Base	1.10% + \$0.00
High Value Warehouse Tier 1	0.90% + \$0.00
High Value Service Industries	1.15% + \$0.05
High Value Public Sector	1.55% + \$0.10
High Value Restaurant	1.73% + \$0.10
High Value T&E	2.75% + \$0.10
High Value Merchant UCAF	2.20% + \$0.10
High Value Full UCAF	2.30% + \$0.10
High Value Airline	2.30% + \$0.10
High Value Utilities	0.00% + \$0.75
High Value Petroleum Base	2.00% + \$0.00 (max \$0.95)
High Value T&E Large Ticket	2.00% + \$0.00

MasterCard is implementing increases and decreases to its Commercial Card program:

**MasterCard Commercial Interchange Program Rate Changes**

<b>Interchange Program</b>	<b>Prior Rate</b>	<b>New Rate Effective April 17, 2009</b>
<b>Business Card</b>		
Data Rate 2	2.32% + 0.10	<b>2.20% + 0.10</b>
Data Rate 2 Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Data 3	1.75% + 0.10	<b>1.80% + 0.10</b>
Face-to-Face	2.32% + 0.10	<b>2.20% + 0.10</b>
Face-to-Face Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Large Ticket 1	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 2	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 3	1.20% + 40.00	<b>1.25% + 40.00</b>
T&E 1	2.35% + 0.00	<b>2.50% + 0.00</b>
T&E 2	2.20% + 0.10	<b>2.35% + 0.00</b>
T&E 3	2.15% + 0.10	<b>2.30% + 0.00</b>
<b>Corporate Card</b>		
Data Rate 2	2.05% + 0.10	<b>2.15% + 0.10</b>
Data Rate 2 Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Data 3	1.75% + 0.00	<b>1.80% + 0.10</b>
Face-to-Face	2.05% + 0.10	<b>2.15% + 0.10</b>
Face-to-Face Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Large Ticket 1	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 2	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 3	1.20% + 40.00	<b>1.25% + 40.00</b>
T&E 1	2.35% + 0.00	<b>2.40% + 0.00</b>
T&E 2	2.20% + 0.10	<b>2.25% + 0.10</b>
T&E 3	2.15% + 0.10	<b>2.20% + 0.10</b>
<b>Purchasing Card</b>		
Data Rate 2	2.33% + 0.10	<b>2.40% + 0.10</b>
Data Rate 2 Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Data 3	1.75% + 0.00	<b>1.80% + 0.10</b>
Face-to-Face	2.33% + 0.10	<b>2.40% + 0.10</b>
Face-to-Face Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Large Ticket 1	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 2	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 3	1.20% + 40.00	<b>1.25% + 40.00</b>
T&E 1	2.35% + 0.00	<b>2.70% + 0.00</b>
T&E 2	2.20% + 0.10	<b>2.55% + 0.10</b>
T&E 3	2.15% + 0.10	<b>2.50% + 0.10</b>
<b>Fleet Card</b>		
Data Rate 2	2.45% + 0.10	<b>2.50% + 0.10</b>
Data Rate 2 Petroleum	2.05% + 0.00	<b>2.05% + 0.10</b>
Data 3	1.75% + 0.00	<b>1.80% + 0.10</b>
Face-to-Face	2.45% + 0.10	<b>2.50% + 0.10</b>
Large Ticket 1	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 2	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 3	1.20% + 40.00	<b>1.25% + 40.00</b>
T&E 1	2.35% + 0.00	<b>2.70% + 0.00</b>

<b>Interchange Program</b>	<b>Prior Rate</b>	<b>New Rate Effective April 17, 2009</b>
T&E 2	2.20% + 0.10	<b>2.55% + 0.10</b>
T&E 3	2.15% + 0.10	<b>2.50% + 0.10</b>
<b>Business World/World Elite</b>		
Data Rate 1	2.65% + 0.10	<b>2.70% + 0.10</b>
Data Rate 2	2.32% + 0.10	<b>2.25% + 0.10</b>
Data Rate 2 Petroleum	2.20% + 0.00	<b>2.10% + 0.10</b>
Data 3	1.75% + 0.00	<b>1.85% + 0.10</b>
Face-to-Face	2.32% + 0.10	<b>2.25% + 0.10</b>
Face-to-Face Petroleum	2.20% + 0.00	<b>2.10% + 0.10</b>
Large Ticket 1	1.35% + 40.00	<b>1.30% + 40.00</b>
Large Ticket 2	1.35% + 40.00	<b>1.30% + 40.00</b>
Large Ticket 3	1.35% + 40.00	<b>1.30% + 40.00</b>
Large Ticket 1 MPG	1.20% + 40.00	<b>1.25% + 40.00</b>
Large Ticket 2 MPG	0.90% + 40.00	<b>0.95% + 40.00</b>
Large Ticket 3 MPG	0.70% + 40.00	<b>0.75% + 40.00</b>
Standard	2.95% + 0.10	<b>3.00% + 0.10</b>
T&E 1	2.50% + 0.10	<b>2.55% + 0.00</b>
T&E 2	2.35% + 0.10	<b>2.40% + 0.10</b>
T&E 3	2.30% + 0.10	<b>2.35% + 0.10</b>

**Note: Large Ticket 1/MPG transaction size requirement has been changed to \$7,255.00**

### **VISA**

#### **Changes to Consumer Credit and Visa Signature Preferred Interchange Rates**

Visa will modify Consumer Credit interchange fees to rebalance the rates between rewards and non-rewards products to reflect the shift between the two card products particularly in the T&E and Card Not Present categories. Please note that all other rates not mentioned below will remain the same.

<b>Fee Category</b>	<b>Current</b>	<b>Effective April 18, 2009</b>
CPS /Hotel and Car Rental	1.58% + \$0.10	1.54% + \$0.10
CPS/E-commerce Preferred Hotel and Car Rental	1.58% + \$0.10	1.54% + \$0.10
CPS/Passenger Transport	1.75% + \$0.10	1.70% + \$0.10
CPS/E-commerce Preferred Passenger Transport	1.75% + \$0.10	1.70% + \$0.10
CPS/CNP	1.85% + \$0.10	1.80% + \$0.10
CPS/E-Commerce Basic	1.85% + \$0.10	1.80% + \$0.10
CPS/Retail Key Entry	1.85% + \$0.10	1.80% + \$0.10
CPS Rewards 2	1.90% + \$0.10	1.95% + \$0.10
Visa Signature Preferred (VSP) CNP	2.30% + \$0.10	2.40% + \$0.10
VSP Electronic	2.30% + \$0.10	2.40% + \$0.10
VSP Standard	2.70% + \$0.10	2.95% + \$0.10

**Changes to CPS/Small Ticket Fee Qualification**

The CPS/Small Ticket program for consumer credit will be extended to MCC 5541 (Service Stations) for transactions that are \$15 or less. Visa Signature Preferred (VSP) transactions for MCC 5541 will not receive the CPS/Small Ticket interchange rate. They will continue to receive the VSP Fuel interchange rate.

The extension of Small Ticket will not apply to Visa Check Card or commercial card products.

As a reminder, under the current CPS/Small Ticket Payment Service, the merchant is not required to obtain a cardholder signature and is only required to provide a transaction receipt if one is requested by the cardholder. These requirements remain in effect.

For reference, the rates related to MCC 5541 for consumer cards are below.

<b>Credit, Rewards, Signature (excludes Signature Preferred), and Infinite</b>		
\$0.01-\$15.00	CPS/Small Ticket	1.65% + \$0.04
\$15.01-up	CPS/Retail Service Station	1.15% + \$0.25

Based fee structure offers eligible Interlink transactions the opportunity to qualify for lower interchange fees by meeting Interlink transaction volume minimums, as well as other performance criteria. Qualification for an Interlink Retail Performance Threshold fee is limited to certain MCCs. This change will add edits to the Visa system to ensure that only transactions from eligible MCCs receive the Interlink Retail Performance Threshold fees. The range of MCCs eligible to receive Interlink Retail Performance Threshold fees are listed below:

- 5200–5410
- 5412–5499
- 5532–5533
- 5611–5735
- 5912–5950
- 5992–5999
- 9402

Transactions that do not meet program requirements for the Interlink Retail Performance Threshold program, including a valid MCC, will be reclassified to Interlink Standard. There are no changes to the MCC edits currently in place for qualification in the Interlink Supermarket Performance Threshold Program. Qualified Interlink Supermarket transactions will continue to receive Interlink Supermarket Performance Threshold fees when the MCC is 5411, Supermarket.

**Interlink Standard and Interlink Standard Threshold Fee Rate Changes**

Visa will implement fee rate changes to the Interlink Standard and Interlink Standard Threshold fee programs. The following table lists the fee rate changes.

<b>Fee Program</b>	<b>Current Rate</b>		<b>New Rate</b>	
	<b>Rate</b>	<b>Maximum</b>	<b>Rate</b>	<b>Maximum</b>
Standard	0.75% + \$0.15	n/a	0.75% + \$0.17	n/a
Standard Threshold I	0.45% + \$0.08	\$0.28	0.45% + \$0.08	\$0.45
Standard Threshold II	0.50% + \$0.10	\$0.32	0.50% + \$0.10	\$0.55
Standard Threshold III	0.65% + \$0.12	\$0.40	0.65% + \$0.12	\$0.65

**New Interlink Fuel Fee Program**

Visa will add a new fuel fee program for transactions with MCC values of 5541, Service stations and 5542, Automated fuel dispensers.

Fee Program	New Rate	
	Rate	Maximum
Interlink Fuel	0.70% + \$0.17	\$0.95