

Card Association Updates

Interchange and Processing Fees

April 2016

Visa Updates

New US Consumer Credit Product Interchange

Interchange Fee Program	Rate
Acquirer Credit Voucher Fee - Credit (Network Access Fee)	\$0.0195
Acquirer Credit Voucher Fee - Debit (Network Access Fee)	\$0.0155

MasterCard Updates

Rate Changes to Existing Interchange Fee Programs

Interchange Fee Program	Existing Rate	New Rate
Acquirer Brand Volume Fee (Dues & Assessments) Tier 2 <i>Assessed on dollar amount of consumer or commercial credit sales transactions of \$1,000 or greater and is not in addition to Tier 1.</i>	0.13%	0.14%

Discover Updates

Rate Changes to Existing Interchange Fee Programs

Interchange Fee Program	Existing Rate	New Rate
Data Usage Charge (Network Access Fee)	0.0% + \$0.0185	0.0% + \$0.0195
International Service Fee	0.55% + \$0.00	0.80% + \$0.00
International Processing Fee	0.40% + \$0.00	0.50% + \$0.00

PIN Debit Updates

New Pulse PIN Debit Network

Interchange Fee Program	Rate
Pulse Premium International	1.10% + 0.75%
Pulse Premium Standard Debit and Prepaid	1.15% + \$0.225
Pulse Premium Supermarket and Prepaid	1.15% + \$0.225
Pulse Premium Supermarket Maximum and Prepaid	\$0.425
Pulse Premium Petroleum and Prepaid	1.15% + \$0.225
Pulse Premium Petroleum Maximum and Prepaid	\$1.025