

October 2017 Interchange Modifications

Visa has announced new rates and service changes to take effect in October 2017. Wind River Financial has studied the announced changes and summarized below those that we believe to have the most significant impact on merchant clients.

Visa New Programs for Commercial Card Category

Visa will introduce 2 new interchange programs for Corporate and Purchasing card transactions accepted by fuel businesses processing under the following MCCs:

- 4468 – Marinas, Marine Services and Supplies
- 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets
- 5541 – Service Stations (With or Without Ancillary Services)
- 5542 – Automated Fuel Dispensers
- 5983 – Fuel Dealers; Fuel Oil, Wood, Coal and Liquefied Petroleum

New Program	Interchange Rate
VS Corporate Fuel Level 2	2.05% + \$0.10
VS Purchasing Fuel Level 2	2.05% + \$0.10

Visa Rate changes to Existing Commercial Card Interchange Programs

Visa will modify the interchange rates for existing Corporate and Purchasing card transactions.

Fee Program	Current Rate	New Rate
VS Corporate Non Travel Lvl 2	2.05% + \$0.10	2.50% + \$0.10
VS US Corporate Non Travel Lvl 3	1.85% + \$0.10	1.90% + \$0.10
VS US Corporate Travel Service	2.55% + \$0.10	2.65% + \$0.10
VS Corporate Card CNP	2.65% + \$0.10	2.70% + \$0.10
VS Purchasing Non Travel Lvl 2	2.05% + \$0.10	2.50% + \$0.10
VS Purchasing Non Travel Lvl 3	1.85% + \$0.10	1.90% + \$0.10
VS US Purchase Travel Service	2.55% + \$0.10	2.65% + \$0.10
VS Purchasing Card CNP	2.65% + \$0.10	2.70% + \$0.10

Visa changes to the U.S. Government Interchange Fee Program for Small Ticket Transactions

Visa will implement changes to allow transactions from government MCCs to qualify for the CPS/Small Ticket Credit interchange fee on certain Visa consumer credit products. Visa Signature and Visa Infinite transactions will continue to be assigned the CPS/Government Credit fee descriptor and rate. Affected MCCs are:

- 7800 – Government-owned lotteries
- 9211 – Court costs, including alimony and child support
- 9222 – Fines
- 9311 – Tax Payments
- 9399 – Government services (not elsewhere classified)