

April 2022 Interchange Modifications

Visa, MasterCard, Discover and American Express OptBlue have announced new rates and service changes to take effect in April 2022. Wind River Financial has studied the announced changes and summarized below those that we believe to have the most significant impact on merchant clients.

Changes to the Visa Utility Fee Program

Visa will modify the existing US Utility interchange fee program to provide differentiated rates for recurring bill payment utility transactions from non-regulated Visa consumer and Visa Business debit and prepaid products.

Note: Existing MVV and eligibility rules do not change for the Visa Utility fee program.

<u>New Fee Program</u>	<u>New Rate</u>
VS Utility Recurring Payment DB/PPD	0.00% + \$0.45
VS REG DB Utility Recurring Payment DB/PPD	0.05% + \$0.22
VS Utility Recurring Payment Bus DB/PPD	0.00% + \$0.75
VS REG DB Utility Recurring Payment Bus DB/PPD	0.05% + \$0.22

Changes to Merchant Segment Interchange Fee Programs for Visa Consumer Credit Transactions

Visa will implement changes to assess new merchant segment interchange fee programs that will apply to non-tokenized Visa consumer credit purchase transactions that meet CNP CPS qualification. These new interchange programs will provide a slightly higher interchange rate for certain CNP Visa consumer credit transactions that do not contain a Visa token.

<u>New Fee Program</u>	<u>New Rate</u>
VS VT Real Estate Non Token	1.53% + \$0.05
VS VTR Real Estate Non Token	1.53% + \$0.05
VS VIN Real Estate Non Token	1.53% + \$0.05
VS VSP VIQ Real Estate Non Token	2.25% + \$0.10
VS VT Education Non Token	1.53% + \$0.05
VS VTR Education Non Token	1.53% + \$0.05
VS VIN Education Non Token	1.53% + \$0.05
VS VSP VIQ Education Non Token	2.25% + \$0.10
VS VT Health Non Token	1.53% + \$0.05
VS VTR Health Non Token	1.53% + \$0.05
VS VIN Health Non Token	1.53% + \$0.05
VS VSP VIQ Health Non Token	2.40% + \$0.10
VS VT Advertisement Non Token	1.65% + \$0.10
VS VTR Advertisement Non Token	1.80% + \$0.10
VS VIN Advertisement Non Token	1.85% + \$0.10
VS VSP VIQ Advertisement Non Token	2.40% + \$0.10
VS VT Insurance Non Token	1.53% + \$0.05
VS VTR Insurance Non Token	1.53% + \$0.05
VS VIN Insurance Non Token	1.53% + \$0.05
VS VSP VIQ Insurance Non Token	2.35% + \$0.10

VS VT Services Non Token	1.65% + \$0.10
VS VTR Services Non Token	1.80% + \$0.10
VS VIN Services Non Token	1.95% + \$0.10
VS VSP VIQ Services Non Token	2.40% + \$0.10
VS Recurring Payment Non Token	1.53% + \$0.05
VS VSP VIQ Recurring Payment Non Token	2.30% + \$0.05

New Small Merchant Product 1 and Product 2 Fee Programs for Visa Consumer Credit Transactions

Visa will implement changes to support new Small Merchant Product 1 and Small Merchant Product 2 interchange fee programs that will apply to small merchants deemed eligible at Visa's discretion based on their gross annual credit sales volume. For newly boarded merchants, if their projected volume falls inside Visa's parameters, they are eligible for participation in the program as well. Wind River Financial will reach out to all the eligible merchants during the month of April to provide notification of their participation in the program.

Visa will monitor small merchant credit volume to ensure the merchant's eligibility remains compliant. If a merchant is ever deemed no longer eligible, they simply will no longer receive these incentive rates from that point forward. These new interchange programs will apply to consumer credit purchase transactions that meet card present or card not present CPS qualification and do not meet existing merchant segment interchange programs. The new Small Merchant Credit programs will provide lower interchange rates for transactions meeting these requirements.

<u>New Fee Program</u>	<u>New Rate</u>
VS Small Merchant VT Product 1	1.58% + \$0.10
VS Small Merchant VTR Product 1	1.73% + \$0.10
VS Small Merchant VS VIN Product 1	1.73% + \$0.10
VS Small Merchant VSP VIQ Product 1	2.18% + \$0.10
VS Small Merchant VT Product 2	1.29% + \$0.10
VS Small Merchant VTR Product 2	1.43% + \$0.10
VS Small Merchant VS VIN Product 2	1.43% + \$0.10
VS Small Merchant VSP VIQ Product 2	1.88% + \$0.10
VS Small Merchant VT Product 1	1.73% + \$0.10
VS Small Merchant VTR Product 1	1.73% + \$0.10

Changes to Product 1 Interchange Fee Programs for Visa Consumer Credit Transactions

Visa will implement changes to support new Product 1 interchange fee programs that will apply to tokenized Visa consumer credit purchase transactions that meet card-not-present CPS qualification. These new programs will provide lower interchange rates for transactions meeting these requirements.

<u>New Fee Program</u>	<u>New Rate</u>
VS VT Product 1 Token	1.80% + \$0.10
VS VTR Product 1 Token	1.95% + \$0.10
VS VIN Product 1 Token	1.95% + \$0.10
VS VSP VIQ Product 1 Token	2.40% + \$0.10

Rate Changes for Existing Visa Consumer Credit Fee Programs

Visa is modifying the rates to certain Visa consumer credit transactions in the US region

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
VS VT Product 1	1.80% + \$0.10	1.89% + \$0.10
VS VTR Product 1	1.95% + \$0.10	2.04% + \$0.10
VS VIN Product 1	1.95% + \$0.10	2.05% + \$0.10
VS VSP VIQ Product 1	2.40% + \$0.10	2.50% + \$0.10
VS Non Qual Cons Cr	2.70% + \$0.10	3.15% + \$0.10
VS CBPS VT	1.80% + \$0.10	1.89% + \$0.10
VS CBPS VTR	1.95% + \$0.10	2.04% + \$0.10
VS CBPS VS VIN	1.95% + \$0.10	2.05% + \$0.10
VS CBPS VSP VIQ	2.40% + \$0.10	2.50% + \$0.10

Enhancements to Interregional and Intraregional Interchange Programs

Mastercard announced revisions and additions to their Consumer and Commercial credit and debit interchange programs.

<u>New Fee Program</u>	<u>New Rate</u>
MC Consumer Rate1-Digital Comm Core	1.53% + \$0.00
MC Consumer Rate 1-DigitalComm Prem	1.85% + \$0.00
MC Consumer Rate 1-DigitCommSupPrem	1.98% + \$0.00
MC Consumer Rate 2-Card Present Core	1.10% + \$0.00
MC Consumer Rate 2-Card Present Premium	1.85% + \$0.00
MC Consumer Rate 2-CardPres Sup Premium	1.98% + \$0.00
MC Consumer Rate 3-Base Core	1.60% + \$0.00
MC Consumer Rate 3-Base Premium	1.85% + \$0.00
MC Consumer Rate 3-Base Super Premium	1.98% + \$0.00
MC Consumer Rate 1-Digital Comm Core Ref	1.00% + \$0.00
MC Consumer Rate 1-Digital Comm Prem Ref	1.00% + \$0.00
MC Consumer Rate1-DigitComm Sup Prem Ref	1.00% + \$0.00
MC Consumer Rate 2-Card Present Refund	1.00% + \$0.00
MC Consumer Rate 2-Card Present Prem Ref	1.00% + \$0.00
MC Consumer Rate2-Card Pres Sup Prem Ref	1.00% + \$0.00
MC Consumer Rate 3-Base Core Refund	1.00% + \$0.00
MC Consumer Rate 3-Base Premium Ref	1.00% + \$0.00
MC Consumer Rate 3-Base Super Prem Ref	1.00% + \$0.00
MC LAC Cons Rate 1-Digital Commerce Core	1.60% + \$0.00
MC LAC Cons Rate 1-Digital Comm Premium	1.85% + \$0.00
MC LAC Cons Rate 1-Digit Comm Sup Prem	1.98% + \$0.00
MC LAC Consumer Rate 2-Card Present Core	1.10% + \$0.00
MC LAC Cons Rate 2-Card Present Premium	1.85% + \$0.00
MC LAC Cons Rate 2-Card Pres Super Prem	1.98% + \$0.00

MC LAC Consumer Rate 3-Base Core	1.60% + \$0.00
MC LAC Consumer Rate 3-Base Premium	1.85% + \$0.00
MC LAC Cons Rate 3-Base Super Premium	1.98% + \$0.00
MC LAC Cons Rate 1-Digital Comm Refund	1.00% + \$0.00
MC LAC Cons Rate 1-Digital Comm Prem Ref	1.00% + \$0.00
MC LAC Cons Rate 1-Digitl Comm S Prem Ref	1.00% + \$0.00
MC LAC Cons Rate 2-Card Present Refund	1.00% + \$0.00
MC LAC Cons Rate 2-Card Present Prem Ref	1.00% + \$0.00
MC LAC Cons Rate 2-Card Pres S Prem Ref	1.00% + \$0.00
MC LAC Cons Rate 3-Base Core Refund	1.00% + \$0.00
MC LAC Cons Rate 3-Base Premium Refund	1.00% + \$0.00
MC LAC Cons Rate 3-Base Super Prem Ref	1.00% + \$0.00
MC REG Cons Rate 1-Digital Commerce Core	0.05% + \$0.21
MC REGF Cons Rate 1-Digital Comm Core	0.05% + \$0.22
MC REG Cons Rate 1-Digital Comm Premium	0.05% + \$0.21
MC REGF Cons Rate 1-Digital Comm Premium	0.05% + \$0.22
MC REG Cons Rate 1-Digitl Comm S Premium	0.05% + \$0.21
MC REG Cons Rate 1-Digit Comm Super Prem	0.05% + \$0.22
MC REG Cons Rate 2-Card Present Core	0.05% + \$0.21
MC REGF Cons Rate 2-Card Present Core	0.05% + \$0.22
MC REG Cons Rate 2-Card Present Premium	0.05% + \$0.21
MC REGF Cons Rate 2-Card Present Premium	0.05% + \$0.22
MC REG Cons Rate 2-Card Present Sup Prem	0.05% + \$0.21
MC REGF Cons Rate 2-CardPresent Sup Prem	0.05% + \$0.22
MC REG Consumer Rate 3-Base Core	0.05% + \$0.21
MC REGF Consumer Rate 3-Base Core	0.05% + \$0.22
MC REG Consumer Rate 3-Base Premium	0.05% + \$0.21
MC REGF Consumer Rate 3-Base Premium	0.05% + \$0.22
MC REG Cons Rate 3-Base Super Premium	0.05% + \$0.21
MC REGF Cons Rate 3-Base Super Premium	0.05% + \$0.22
MC LAC REG Cons R1-Digital Commerce Core	0.05% + \$0.21
MC LAC REGF Cons R1-Digital Comm Core	0.05% + \$0.22
MC LAC REG Cons R1-Digital Commerce Prem	0.05% + \$0.21
MC LAC REGF Cons R1-Digital Comm Prem	0.05% + \$0.22
MC LAC REG Cons R1-Digital Comm Sup Prem	0.05% + \$0.21
MC LAC REGF Cons R1-Digital Comm S Prem	0.05% + \$0.22
MC LAC REG Cons R2-Card Present Core	0.05% + \$0.21
MC LAC REGF Cons R2-Card Present Core	0.05% + \$0.22
MC LAC REG Cons R2-Card Present Premium	0.05% + \$0.21
MC LAC REGF Cons R2-Card Present Premium	0.05% + \$0.22
MC LAC REG Cons R2-Card Present Sup Prem	0.05% + \$0.21
MC LAC REGF Cons R2-Card Pres Super Prem	0.05% + \$0.22
MC LAC REG Consumer Rate 3-Base Core	0.05% + \$0.21
MC LAC REGF Consumer Rate 3-Base Core	0.05% + \$0.22
MC LAC REG Consumer Rate 3-Base Premium	0.05% + \$0.21
MC LAC REGF Consumer Rate 3-Base Premium	0.05% + \$0.22
MC LAC REG Cons Rate 3-Base Super Prem	0.05% + \$0.21

MC LAC REGF Cons Rate3-Base Super Prem	0.05% + \$0.22
MC Regulated Consumer Rate Refund	0.05% + \$0.21
MC REG w/Fraud Consumer Rate Refund	0.05% + \$0.22
MC LAC Regulated Consumer Rate Refund	0.05% + \$0.21
MC LAC REG w/Fraud Consumer Rate Refund	0.05% + \$0.22

Rate Changes for Existing MC Consumer and Commercial Interchange Fee Programs

Mastercard is modifying the rates for existing US domestic Consumer and Commercial interchange programs

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
MC Merit1 Real Estate Cap DB	1.10% + \$0.00	0.00% + \$5.00
MC Merit 1 Day Care	1.89% + \$0.10	1.60% + \$0.10
MC World Merit 1 Day Care	2.04% + \$0.10	1.60% + \$0.10
MC Enhanced Merit 1 Day Care	2.05% + \$0.10	1.60% + \$0.10
MC Merit 3 - Prepaid	1.05% + \$0.02	1.15% + \$0.15
High Value Airline	2.30% + \$0.10	2.55% + \$0.10
World Elite Airline	2.30% + \$0.10	2.55% + \$0.10
Convenience Purchases - Credit	1.90% + \$0.00	1.65% + \$0.04
Enhanced Convenience Purchases	1.90% + \$0.00	1.80% + \$0.04
World MC Convenience Purchases	2.00% + \$0.00	1.90% + \$0.04
High Value Convenience Purchases	2.00% + \$0.00	2.30% + \$0.04
World Elite Convenience Purchases	2.00% + \$0.00	2.30% + \$0.04
Full UCAF	1.89% + \$0.10	1.95% + \$0.10
Enhanced Full UCAF	2.04% + \$0.10	2.10% + \$0.10
World Full UCAF	2.05% + \$0.10	2.20% + \$0.10
High Value Full UCAF	2.50% + \$0.10	2.60% + \$0.10
World Elite Full UCAF	2.50% + \$0.10	2.60% + \$0.10
Key Entered - Credit	1.89% + \$0.10	1.95% + \$0.10
Enhanced Key Entered	2.04% + \$0.10	2.10% + \$0.10
World MC Key-Entered	2.05% + \$0.10	2.20% + \$0.10
High Value Key-Entered	2.50% + \$0.10	2.60% + \$0.10
World Elite Key-Entered	2.50% + \$0.10	2.60% + \$0.10
MC LODGING & AUTO RENTAL	1.58% + \$0.10	1.65% + \$0.10
MC ENH LODGING & AUTO RENTAL	1.80% + \$0.10	1.75% + \$0.10
Merchant UCAF	1.89% + \$0.10	1.95% + \$0.10
Enhanced Merchant UCAF	2.04% + \$0.10	2.10% + \$0.10
World Merchant UCAF	2.05% + \$0.10	2.20% + \$0.10
High Value Merchant UCAF	2.50% + \$0.10	2.60% + \$0.10
World Elite Merchant UCAF	2.50% + \$0.10	2.60% + \$0.10
Merit I - Credit	1.89% + \$0.10	1.95% + \$0.10
Enhanced Merit 1	2.04% + \$0.10	2.10% + \$0.10
World MC Merit 1	2.05% + \$0.10	2.20% + \$0.10
High Value Merit 1	2.50% + \$0.10	2.60% + \$0.10
World Elite Merit I	2.50% + \$0.10	2.60% + \$0.10
High Value Merit 1 Insurance	2.20% + \$0.10	2.25% + \$0.10
World Elite Merit 1 - Insurance	2.20% + \$0.10	2.25% + \$0.10

Merit 1 - Real Estate	1.10% + \$0.00	1.43% + \$0.05
Enhanced Merit 1 - Real Estate	1.10% + \$0.00	1.43% + \$0.05
World Merit 1 - Real Estate	1.10% + \$0.00	1.43% + \$0.05
Merit III - Credit	1.58% + \$0.10	1.65% + \$0.10
Enhanced Merit III Base	1.73% + \$0.10	1.80% + \$0.10
World MC Merit III	1.77% + \$0.10	1.90% + \$0.10
High Value Merit III Base 1	2.20% + \$0.10	2.30% + \$0.10
World Elite Merit III	2.20% + \$0.10	2.30% + \$0.10
Passenger Transport - Credit	1.75% + \$0.10	1.65% + \$0.10
Enhanced Passenger Transport	1.90% + \$0.10	1.75% + \$0.10
World MC Restaurant	1.73% + \$0.10	1.85% + \$0.10
High Value Restaurant	2.20% + \$0.10	2.00% + \$0.10
World Elite Restaurant	2.20% + \$0.10	2.00% + \$0.10
Standard Domestic Fees - Credit	2.95% + \$0.10	3.15% + \$0.10
Enhanced Standard	2.95% + \$0.10	3.15% + \$0.10
World MC Standard	2.95% + \$0.10	3.15% + \$0.10
High Value Standard	3.25% + \$0.10	3.15% + \$0.10
World Elite Standard	3.25% + \$0.10	3.15% + \$0.10
Supermarket - Credit	1.48% + \$0.10	1.45% + \$0.10
Enhanced Supermarket Base	1.48% + \$0.10	1.60% + \$0.10
World MC Supermarket	1.58% + \$0.10	1.70% + \$0.10
High Value Supermarket Base	1.90% + \$0.10	2.10% + \$0.10
World Elite Supermarket Base	1.90% + \$0.10	2.10% + \$0.10
World T/E	2.30% + \$0.10	2.25% + \$0.10
High Value T&E	2.75% + \$0.10	2.55% + \$0.10
World Elite T/E	2.75% + \$0.10	2.55% + \$0.10
High Value T&E Large Ticket	2.00% + \$0.00	2.55% + \$0.00
World Elite T/E Large Ticket	2.00% + \$0.00	2.55% + \$0.00
Consumer Credit Utilities	0.00% + \$0.65	0.00% + \$0.75
Enhanced Utilities	0.00% + \$0.65	0.00% + \$0.75
World Utilities	0.00% + \$0.65	0.00% + \$0.75
Consumer Credit Refund Group 1	2.42% + \$0.00	2.30% + \$0.00
Consumer Credit Refund Group 2	2.09% + \$0.00	1.75% + \$0.00
Consumer Credit Refund Group 3	1.95% + \$0.00	1.75% + \$0.00
Consumer Credit Refund Group 4	1.82% + \$0.00	1.75% + \$0.00
Consumer Credit Refund Group 5	1.73% + \$0.00	1.75% + \$0.00
Merit 1 Debit - Real Estate	1.10% + \$0.00	0.80% + \$0.25
MC Small Tkt Card Present	1.58% + \$0.10	1.65% + \$0.02
MC Enh Small Tkt CardPres	1.73% + \$0.10	1.80% + \$0.02
MC World Small Tkt CardPres	1.77% + \$0.10	1.90% + \$0.02
MC World Hi Val SmTkt CdPres	2.20% + \$0.10	2.30% + \$0.02
MC World Elite SmTkt CdPres	2.20% + \$0.10	2.30% + \$0.02
MC Small Ticket CNP	1.89% + \$0.10	1.95% + \$0.02
MC Enh Small Ticket CNP	2.04% + \$0.10	2.10% + \$0.02
MC World Small Ticket CNP	2.05% + \$0.10	2.20% + \$0.02
MC World Hi Value Sm Tkt CNP	2.50% + \$0.10	2.60% + \$0.02

Expanding MasterCard Digital Enablement in the United States Region

To enhance safety and security in the payments ecosystem, Mastercard is providing access to several of their fraud mitigation tools and adjusting the billing structure for the Digital Enablement Fee (DEF). The change to the fee structure is that this is now applicable to dual message CNP authorizations acquired in the US. The rate will be adjusted to 2.0 bps, with a billing minimum of USD \$0.02 and maximum USD \$0.20 per transaction.

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
MC Digital Enablement Fee	0.00% + \$0.0001	0.02% + \$0.00

Enabling Merchant Participation in the Mastercard Installments Program in the US Region

Mastercard will automatically enroll all merchants in the U.S. region to participate in the Mastercard Installments Program announced last October with no enrollment, registration, or technical work required. Merchants will also have the ability to opt-out or rejoin from the Mastercard Installments Program at any time. Merchants that have opted out of the Mastercard Installments Program may request to opt back into it via their acquirer.

Please Note: For merchants that **choose to opt-out**, any transactions attempted on cards enrolled in the program will **receive a declined authorization response**. Therefore, we do not recommend opting out of the program.

Mastercard has also announced that they are introducing rates associated with refund transactions that are processed for Mastercard installment payment product codes in the US region.

<u>New Fee Program</u>	<u>New Rate</u>
MC Consumer Installment Refund GRP2	0.00% + \$0.00
MC Consumer Installment Refund GRP3	0.00% + \$0.00
MC Consumer Installment Refund GRP4	0.00% + \$0.00
MC Consumer Installment Refund GRP5	0.00% + \$0.00

Discover is Introducing US Consumer Charity Interchange Programs

Discover is introducing ten (10) new US Consumer Charity interchange programs for transactions containing MCC 8398.

<u>New Fee Program</u>	<u>New Rate</u>
DS Charity Debit	0.90% + \$0.20
DS Charity Prepaid	0.90% + \$0.20
DS Charity Core	1.45% + \$0.05
DS Charity Rewards	1.50% + \$0.05
DS Charity Premium	1.50% + \$0.05
DS Charity Premium Plus	2.30% + \$0.10
DS REGF Charity Debit	0.05% + \$0.21
DS REGF Charity Prepaid	0.05% + \$0.21
DS REG Charity Debit	0.05% + \$0.22
DS REG Charity Prepaid	0.05% + \$0.22

Discover Rate Changes Previously Deferred for Credit, Debit and Prepaid Programs for Consumer and Commercial

Discover will implement interchange rate updates that were previously delayed from 2020 and 2021 compliance releases for credit, debit and prepaid programs for Consumer and Commercial

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
DS PSL Restaurants Debit	1.10% + \$0.16	1.14% + \$0.15
DS PSL Retail Rewards	1.71% + \$0.10	1.72% + \$0.10
DS PSL Retail Premium	1.71% + \$0.10	1.74% + \$0.10
DS PSL Supermarkets/Whs Clubs Rewards	1.60% + \$0.10	1.62% + \$0.10
DS Card Not Present Rewards	2.00% + \$0.10	2.03% + \$0.10
DS PSL Emerging Markets Rewards	1.45% + \$0.05	1.50% + \$0.05
DS PSL Emerging Markets Premium	1.45% + \$0.05	1.50% + \$0.05
DS PSL Express Services Premium	1.95% + \$0.00	1.97% + \$0.00
DS PSL Hotels/Car Rentals Rewards	1.90% + \$0.10	1.92% + \$0.10
DS Hotel/Car Rental (Premium Plus)	2.40% + \$0.10	2.57% + \$0.10
DS PSL Key Entry Rewards	2.00% + \$0.10	2.03% + \$0.10
DS PSL Key Entry Premium	2.00% + \$0.10	2.05% + \$0.10
DS PSL Passenger Trans Rewards	1.90% + \$0.10	1.92% + \$0.10
DS Retail Core	1.56% + \$0.10	1.57% + \$0.10
DS Card Not Present Core	1.89% + \$0.10	1.91% + \$0.10
DS E-Commerce Core	1.89% + \$0.10	1.91% + \$0.10
DS Key Entry Core	1.89% + \$0.10	1.91% + \$0.10
DS Base Submission Level Core	2.95% + \$0.10	3.05% + \$0.10
DS Base Submission Level Rewards	2.95% + \$0.10	3.05% + \$0.10
DS Base Submission Level Premium	2.95% + \$0.10	3.05% + \$0.10
DS Base Submission Level PremiumPlus	2.95% + \$0.10	3.05% + \$0.10
DS Commercial Base Submission Level	2.95% + \$0.10	3.05% + \$0.10
DS Commercial Base Submission Level Debit	2.95% + \$0.10	3.05% + \$0.10
DS Commercial Base Submission Level Prepaid	2.95% + \$0.10	3.05% + \$0.10
DS Retail PremiumPlus	2.15% + \$0.10	2.17% + \$0.10
DS Card Not Present PremiumPlus	2.40% + \$0.10	2.50% + \$0.10
DS Key Entry PremiumPlus	2.40% + \$0.10	2.50% + \$0.10
DS PSL - Supermarkets/Whs Clubs Prepaid	1.10% + \$0.16	1.12% + \$0.16
DS PSL - Retail Prepaid	1.10% + \$0.16	1.12% + \$0.16
DS PSL - Restaurants Prepaid	1.10% + \$0.16	1.14% + \$0.15
DS Card Not Present Prepaid	1.75% + \$0.20	1.76% + \$0.20
DS Key Entry Prepaid	1.75% + \$0.20	1.76% + \$0.20
DS Commercial Electronic Prepaid	2.30% + \$0.10	2.65% + \$0.10
DS Commercial Electronic Debit	2.30% + \$0.10	2.45% + \$0.15
DS Commercial Electronic Submission Level	2.30% + \$0.10	2.45% + \$0.15
DS E-Commerce Rewards	2.00% + \$0.10	2.03% + \$0.10
DS Card Not Present Premium	2.00% + \$0.10	2.05% + \$0.10
DS E-Commerce Premium	2.00% + \$0.10	2.05% + \$0.10
DS E-Commerce PremiumPlus	2.40% + \$0.10	2.50% + \$0.10
DS E-Commerce Prepaid	1.75% + \$0.20	1.76% + \$0.20

Discover Acquirer Assessment Fee Change

Discover will modify the Acquirer Assessment Fee.

<u>Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
Discover Acquirer Assessment Fee	0.135% + \$0.00	0.145% + \$0.00

American Express OptBlue Description, Threshold & Interchange Rate Changes for Services & Professional Services Interchange Program

The Services and Professional Services Interchange Program descriptions will be renamed to properly align with the Amex OptBlue industry code program. In addition, Amex is making changes to their Services and Professional Services Tier 1 and Tier 2 interchange program threshold amounts. Amex will also revise the current Services and Professional Services Tier 1 program interchange rate.

<u>Fee Program</u>	<u>Current US Tran Amount</u>	<u>Current Rate</u>	<u>New US Tran Amount</u>	<u>New rate</u>
AM Service/Prof Service Small Ticket	\$5.01 - \$15.00	1.60% + \$0.04	NC	NC
AM Service/Prof Serv Tier 1	\$15.01 - \$250.00	1.70% + \$0.10	\$15.01 - \$150.00	1.65% + \$0.10
AM Service/Prof Serv Tier 2	\$250.01 - \$3,000.00	2.00% + \$0.10	\$150.01 - \$3,000.00	NC
AM Service/Prof Serv Tier 3	>\$3000.00	2.40% + \$0.10	NC	NC

American Express OptBlue Description Changes for Restaurants Interchange Program

The Restaurants Interchange Program descriptions will be renamed to align with the Amex OptBlue industry program. These are **description changes only**; there are **no threshold or rate changes with this program**.

<u>Current Fee Program</u>	<u>New Fee Program</u>
AM Restaurant Tier 1	AM Restaurant Small Ticket
AM Restaurant Tier 2	AM Restaurant Tier 1
AM Restaurant Tier 3	AM Restaurant Tier 2
AM Restaurant Tier 4	AM Restaurant Tier 3

American Express OptBlue Fee Modifications

American Express OptBlue is modifying the Assessment & Sponsorship Fee.

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
Amex Assessment & Sponsorship Fee	0.460%	0.465%