

NETWORK RELEASE INTERCHANGE & FEE ANNOUNCEMENTS

EFFECTIVE APRIL 2023

February 2023

VISA Interchange Program & Rate Changes

VISA – New Recurring Non-Tokenized Interchange Program - AP

Visa is introducing a new interchange program for recurring transactions that use a PAN instead of a Visa EMV token. Merchants will see an increase on their recurring transactions not processed with a Visa EMV token. Impacted transactions are as follows,

Guam

Interchange Program	Current Rate	Non-Tokenized Rate Effective January 21, 2023	Tokenized Rate Effective January 21, 2023
Recurring Payment	1.00%	1.05%	1.00%
Recurring Payment Business	2.00%	2.05%	2.00%

VISA – New Commercial Choice Interchange Program – AP

Visa is introducing a new interchange program for commercial card transactions in the AP region. The new Commercial Choice Program will be available to participating merchants who enter into an agreement with participating issuers. The rates will vary based on the agreement between the issuer and merchant.

The Commercial Choice program is optional and will be supported on various platforms. For more information on the program, registration or platform support, please contact your Relationship Manager.

Program	Program ID's
VI Commercial Choice Program 1	A001
VI Commercial Choice Program 2	A002
VI Commercial Choice Program 3	A003
VI Commercial Choice Program 4	A004
VI Commercial Choice Program 5	A005
VI Commercial Choice Program 6	A006
VI Commercial Choice Program 7	A007
VI Commercial Choice Program 8	A008
VI Commercial Choice Program 9	A009
VI Commercial Choice Program 10	A010
VI Commercial Choice Program 11	A011
VI Commercial Choice Program 12	A012
VI Commercial Choice Program 13	A013

VI Commercial Choice Program 14	A014
VI Commercial Choice Program 15	A015
VI Commercial Choice Program 16	A016
VI Commercial Choice Program 17	A017
VI Commercial Choice Program 18	A018
VI Commercial Choice Program 19	A019
VI Commercial Choice Program 20	A020
VI Commercial Choice Program 21	A021
VI Commercial Choice Program 22	A022
VI Commercial Choice Program 23	A023
VI Commercial Choice Program 24	A024
VI Commercial Choice Program 25	A025
VI Commercial Choice Program 26	A026
VI Commercial Choice Program 27	A027
VI Commercial Choice Program 28	A028
VI Commercial Choice Program 29	A029
VI Commercial Choice Program 30	A030
VI Commercial Choice Program 31	A031
VI Commercial Choice Program 32	A032
VI Commercial Choice Program 33	A033
VI Commercial Choice Program 34	A034
VI Commercial Choice Program 35	A035
VI Commercial Choice Program 36	A036
VI Commercial Choice Program 37	A037
VI Commercial Choice Program 38	A038
VI Commercial Choice Program 39	A039
VI Commercial Choice Program 40	A040
VI Commercial Choice Program 41	A041
VI Commercial Choice Program 42	A042
VI Commercial Choice Program 43	A043
VI Commercial Choice Program 44	A044
VI Commercial Choice Program 45	A045
VI Commercial Choice Program 46	A046
VI Commercial Choice Program 47	A047
VI Commercial Choice Program 48	A048
VI Commercial Choice Program 49	A049
VI Commercial Choice Program 50	A050
VI Commercial Choice Program 51	A051
VI Commercial Choice Program 52	A052

VI Commercial Choice Program 53	A053
VI Commercial Choice Program 54	A054
VI Commercial Choice Program 55	A055
VI Commercial Choice Program 56	A056
VI Commercial Choice Program 57	A057
VI Commercial Choice Program 58	A058
VI Commercial Choice Program 59	A059
VI Commercial Choice Program 60	A060
VI Commercial Choice Program 61	A061
VI Commercial Choice Program 62	A062
VI Commercial Choice Program 63	A063
VI Commercial Choice Program 64	A064
VI Commercial Choice Program 65	A065
VI Commercial Choice Program 66	A066
VI Commercial Choice Program 67	A067
VI Commercial Choice Program 68	A068
VI Commercial Choice Program 69	A069
VI Commercial Choice Program 70	A070
VI Commercial Choice Program 71	A071
VI Commercial Choice Program 72	A072
VI Commercial Choice Program 73	A073
VI Commercial Choice Program 74	A074
VI Commercial Choice Program 75	A075
VI Commercial Choice Program 76	A076
VI Commercial Choice Program 77	A077
VI Commercial Choice Program 78	A078
VI Commercial Choice Program 79	A079
VI Commercial Choice Program 80	A080
VI Commercial Choice Program 81	A081
VI Commercial Choice Program 82	A082
VI Commercial Choice Program 83	A083
VI Commercial Choice Program 84	A084
VI Commercial Choice Program 85	A085
VI Commercial Choice Program 86	A086
VI Commercial Choice Program 87	A087
VI Commercial Choice Program 88	A088
VI Commercial Choice Program 89	A089

VISA – Modifications to the Commercial Choice Interchange Program – U.S.

In April 2022, the Commercial Choice Interchange Program launched in the U.S. for corporate and purchasing card transactions. Visa is modifying the Commercial Choice program in the U.S. to allow Business Credit, Business Debit, Business Prepaid, Corporate Prepaid, and Purchase Prepaid cards to qualify for the program.

The Commercial Choice Program is an optional program and rates continue to vary based on the agreement between the issuer and merchant.

VISA – Modifications to Commercial Card Transactions from Healthcare MCCs – U.S.

Healthcare transactions processed on a GSA Corporate T&E card, identified with product ID K1, will no longer be eligible for Level 2 and Level 3 interchange programs. This change will impact healthcare merchants under the following MCCs,

8011 - Doctors and Physicians	8020 - Dentists and Orthodontists
8031 - Osteopaths	8041 - Chiropractors
8042 - Optometrists and Ophthalmologists	8043 - Opticians, Optical Goods and Eyeglasses
8049 - Podiatrists and Chiropodists	8050 - Nursing, Home Healthcare, Personal Care
8062 - Hospitals	8071 - Medical and Dental Laboratories

Merchants may see the following shift in rates,

Current Interchange Program	Current Rate	Interchange Program Effective April 14, 2023	Rate Effective April 14, 2023
Corporate Level 2	2.50% + \$0.10	Corporate – Card Not Present	2.70% + \$0.10
		Corporate – Card Present	2.50% + \$0.10
Corporate Level 3	1.90% + \$0.10	Corporate – Card Not Present	2.70% + \$0.10
		Corporate – Card Present	2.50% + \$0.10

VISA – Changes to Consumer Credit Performance Thresholds for Retail, Supermarket and Small Merchant Transactions – U.S.

Visa is updating the performance threshold eligibility requirements for merchants to qualify for incentive interchange programs for retail and supermarket credit transactions. The transactions of merchants entering, exiting, or changing performance thresholds will be processed at the new levels in April 2022.

Card present Visa Traditional, Traditional Rewards, Signature, and Signature Preferred net volume is used to determine performance retail and supermarket thresholds and is eligible to qualify for the respective performance threshold rates.

The transaction eligibility thresholds that merchants must reach are as follows:

Performance Thresholds for Consumer Credit Retail

Performance Threshold	Minimum Transaction Count		Minimum Payment Volume		Maximum Dispute Ratio**	PCI Compliance
	Current	Effective April 15, 2023*	Current	Effective April 15, 2023*		
Threshold I	105.5 million	118.7 million	\$7.3 billion	\$8.21 billion	0.020%	Required
Threshold II	68.2 million	76.7 million	\$3.9 billion	\$4.39 billion	0.020%	Required
Threshold III	15.2 million	17.1 million	\$885 million	\$995 million	0.020%	Required

Performance Threshold for Consumer Credit Supermarket

Performance Threshold	Minimum Transaction Count		Minimum Payment Volume		Maximum Dispute Ratio**	PCI Compliance
	Current	Effective April 15, 2023*	Current	Effective April 15, 2023*		
Threshold 0	370 million	416.5 million	\$19.6 billion	\$22.05 billion	0.020%	Required
Threshold I	132.5 million	149 million	\$10.65 billion	\$11.98 billion	0.020%	Required
Threshold II	72.2 million	81.5 million	\$4.2 billion	\$4.73 billion	0.020%	Required
Threshold III	16.5 million	18.6 million	\$950 million	\$1.07 billion	0.020%	Required

Performance Threshold for Visa Credit Small Merchant

Small Merchant Category	Maximum Payment Volume	
	Current	Effective April 15, 2023*
Visa Consumer Credit Sales	\$250,000	\$280,000

*Eligibility is based on activity in the 12 months ending 30 September 2022.

**Dispute ratios are calculated as a percentage of a merchant's gross transaction count.

VISA Network Fee Changes

VISA – New Estimated & Incremental Auth Fees – U.S.

Effective April 17, 2023, Visa will allow the use of estimated authorizations and incremental authorizations by all merchants for purchase transactions. The estimated and/or incremental auth fee will be charged per request.

Service Fee	April 1, 2023
VS ESTIMATED AUTH FEE	0.02%
VS INCREMENTAL AUTH FEE	0.02%

VISA – New CVV2 Fee – U.S.

Effective April 1, 2023, Visa is introducing a CVV2 fee that will apply to CVV2 Match or No Match results. The fee will be charged per result. The CVV2 fee does not apply when requesting 3-D Secure or zero-dollar account inquiry(aka account verification).

Service Fee	April 1, 2023
VS CVV2 AUTH FEE	\$0.0025

VISA – New MSD Contactless Fee – U.S.

Effective April 1, 2023, Visa will begin assessing a fee for every transaction identified with POS Entry Mode (91) MSD. The fee was designed to address the number of merchants still accepting MSD contactless payments.

Service Fee	April 1, 2023
VS POS ENTRY MODE 91 FEE	\$0.10

EMV-based contactless technology, qVSDC, has been used globally for many years and is considered best practice industry-wide. Similar to contact chip cards, EMV contactless supports cryptographic functionality for more secure transactions than legacy MSD contactless.

Merchants that have not completed their certification to support EMV-based contactless should contact their Relationship Manager.

VISA – Modifications to Account Updater Suite Fees – U.S.

Effective April 1, 2023, Visa will update their account updater fee \$0.02 for updates related to PAN. Visa is also introducing a new fee for account updates related to network tokens. Additional information will be shared regarding the account update fee for network tokens as clarification is received from Visa.

Service Fee	April 1, 2023
VS AU Type = PAN	\$0.12
VS AU Type = Visa Network Token	\$0.12

VISA – Modifications to Dispute Fees – U.S.

Effective April 1, 2023, Visa will be modifying the following dispute fees,

Service Fee	Current Rate	April 1, 2023
VISA DISPUTE RESPONSE WITHIN 20 DAY	\$1.05	\$1.05
VISA DISPUTE RESPONSE 21-25 DAYS	\$1.35	\$1.75
VISA DISPUTE RESPONSE 26-30 DAYS	\$1.65	\$2.15
VISA DISPUTE EXPIRED	\$0.75	\$1.00
VISA CASE FILE SUBMITTED	\$10.00	\$12.50
VISA IMAGE DOCUMENTATION FEE	\$1.00	\$1.50
VISA DISPUTE SUBMITTED	\$1.35	\$1.80
NEW: PRE-ARBITRATION WITH QUALIFIED REMEDY	N/A	\$5.00
NEW: COLLABORATION REQUESTS SUBMITTED	N/A	\$1.50

VISA – Account Name Inquiry Fee – U.S. and Canada

Effective April 1, 2023, Visa is introducing a new fee for Account Name Inquiry in the U.S. and Canada. The \$0.05 fee will apply when a merchant opts to send in an Account Name Inquiry request and a useable result is returned.

Account Name Inquiry is an optional request for merchants.

Service Fee	Rate	Effective Date
VI ACCOUNT NAME INQUIRY FEE	\$0.05 USD	April 1, 2023
	\$0.10 USD	April 1, 2024

The Account Name Inquiry will be supported on various platforms. Reach out to your Relationship Manager with questions regarding platform support.

MASTERCARD Interchange Program & Rate Changes

MASTERCARD – Processing Day Modifications – Global

On October 14, 2022, MasterCard started including Sunday as a processing day globally except for Canada.

Effective January 20, 2023, Mastercard will include Sunday as a processing day for Canada.

Although this is a global change, the potential for interchange impact will only occur in the United States. Sunday's will now be included in the timeliness check for interchange qualifications, which means Sunday will count toward the number of days a transaction must be sent for settlement to avoid downgrades.

MASTERCARD – Modifications to Consumer Interchange Rates – Canada

Mastercard will modify the existing interchange program rates for the following domestic Consumer Credit Card Programs,

Interchange Program	Current Rate	Rate Effective April 14, 2023
Contactless Core	0.87%	0.92%
Contactless World	1.16%	1.22%
Contactless World Elite	1.48%	1.56%
Contactless Muse	1.57%	1.65%

MASTERCARD – New Interregional Commercial Large Ticket Interchange Program – AP

Mastercard is introducing a new Commercial Large Ticket interchange program for certain cross boarding transactions in the Asia Pacific Region. Transactions will be eligible for the new program if the following requirements are met,

- Commercial Credit Card
- Card Not Present
- Transaction amount is > \$10,000
- Transaction is invoiced in USD
- Non T&E MCC
- Issuer country is not Korea
- Restricted to B2B acceptance enablers who have registered for Mastercard's Business Payment Aggregator Program (BPAP)
- Mastercard Assigned ID (MAID) is required

Interchange Program	Rate Effective April 14, 2023
AP Interregional Commercial Larger Ticket Cross Boarder CNP	0.325%

Contact your Relationship Manager for additional details regarding the BPAP registration requirements.

MASTERCARD Network Fee Changes

MASTERCARD – Modifications to Excessive Authorization Attempts and Rates – U.S.

Mastercard is looking to further reinforce proper behavior around reattempts on the same card and same card acceptor ID within a 24-hour period.

On October 1, 2022, Mastercard reduced their threshold of declined attempts for the Excessive Authorization Attempts TPE program from 20 to 10. Over the next several years, there will be annual rate change outlined below.

Effective January 1, 2023, the rate will increase to \$0.15 with additional planned increases in January 2024 and 2025.

Service Fee	Rate	Effective Date
MC EXCESSIVE AUTH INTEGRITY FEE	\$0.10 (no change)	October 1, 2022
	\$0.15	January 1, 2023
	\$0.30	January 1, 2024
	\$0.50	January 1, 2025

MASTERCARD – New Merchant Advice Code (MAC) Integrity Fee – U.S., CAD & LAC

On April 1, 2021, Mastercard began to assess a new fee when a transaction is retried for authorization within 30 days of a decline received with a MAC value of 03 or 21.

As part of Mastercard's Acquirer Merchant Advice Code Transaction Processing Excellence (TPE) Program, new fees are being introduced for non-compliance to ensure merchants are using the Merchant Advice Codes (MACs) and retrying declined authorizations properly. Merchants must ensure a decline is not retried for authorization when MAC 03 (Do not try again) or 21 (Payment Cancellation) is received in the authorization response.

Effective January 1, 2023, the MC Advice Code Integrity Fee for LAC will increase from \$0.25 to \$0.50.

Fee Description	Rate	Effective Date
MC ADVICE CODE INTEGRITY FEE - US	\$0.03	January 1, 2022
MC ADVICE CODE INTEGRITY FEE- CAD	\$0.03	May 1, 2022
MC ADVICE CODE INTEGRITY FEE- LAC	\$0.25	January 1, 2022
MC ADVICE CODE INTEGRITY FEE- LAC	\$0.50	January 1, 2023

MASTERCARD – New Digital Enablement Fee – Canada

Effective March 13, 2023, Mastercard will introduce a digital enablement fee of 0.02%. The digital enablement fee is assessed based on consumer credit, commercial, and signature debit **cardholder not present** CAD acquired authorizations. There will be a minimum billing of \$0.02 and a maximum of \$0.20 per qualifying transaction. The minimum billing of \$0.02 will apply to account verification \$0 transactions.

Fee Description	March 13, 2023
MC DIGITAL ENABLEMENT FEE CAD	0.02%

MASTERCARD – AVS, CVC2 and Account Inquiry Fee Decrease – Canada

Effective March 13, 2023, Mastercard will be updating the cost per AVS, CVC2 and Account Inquiry request to promote fraud mitigation. The rate change applies to Card Not Present activity only. The current rate will still apply for Card Present activity.

Service Fee	Current Rate	March 13, 2023
MC ADDRESS VERIFICATION CNP	\$0.01	\$0.00
MC CVC 2 AUTH FEE	\$0.0025	\$0.00
MC ACCT INQUIRY STATUS	\$0.025*	\$0.00
MC 3DS2 IDENTITY CHECK	0.01% times value of authentication	\$0.00
3DS2 MAXIMUM PRICING CAP	\$0.10 for transactions great than \$1,000	\$0.00
MC DIGITAL COMMERCE DEVELOPMENT	0.02% times the value of certain CNP transactions	\$0.00

MASTERCARD – Authorization Optimizer Service Fee – U.S. and Canada

Mastercard will be implementing a new fee for authorizations processed where enhanced intelligence data is provided to merchants through the Authorization Optimizer Service.

The Optimization Optimizer Service Fee will apply to Card Not Present (CNP) transactions using the Mastercard Authorization Optimizer in the U.S. and Canada. A fee of \$0.02 will be applicable when a declined auth for insufficient funds was retried when MAC code 24-30 was provided in the auth response.

Required criteria:

- Card not present transaction
- Decline Response = 51 (Insufficient Funds)
- Merchant Advice Code(MAC) = 24-30
 - MAC 24 - Retry after 1 hour
 - MAC 25 - Retry after 24 hours
 - MAC 26 - Retry after 2 days
 - MAC 27 - Retry after 4 days
 - MAC 28 - Retry after 6 days
 - MAC 29 - Retry after 8 days
 - MAC 30 - Retry after 10 days

Region	Service Fee	Rate	Effective Date
U.S.	MC AUTHORIZATION OPTIMIZER FEE	\$0.02 USD	July 3, 2023
Canada	MC AUTHORIZATION OPTIMIZER FEE CAD	\$0.02 USD	October 3, 2023

Discover Interchange Program & Rate Changes

Discover – Modifications to Consumer and Commercial Interchange Rates – US

Discover will modify the existing interchange program rates that apply to the following

Consumer Card Programs

Interchange Program	Current Rate	Rate Effective April 14, 2023
PSL Restaurant Debit	1.14% + \$0.15	1.19% + \$0.10
PSL Supermarket/Warehouse Clubs Premium	1.60% + \$0.10	1.65% + \$0.10
PSL Supermarket/Warehouse Clubs Premium Plus	1.90% + \$0.10	2.10% + \$0.10
PSL Petroleum Core	1.55% + \$0.05	1.80% + \$0.05
PSL Retail Premium Plus	2.17% + \$0.10	2.25% + \$0.10
PSL Restaurants Rewards	1.95% + \$0.10	1.90% + \$0.10
PSL Restaurants Premium Plus	2.40% + \$0.10	2.45% + \$0.10
PSL Card Not Present Premium Plus	2.50% + \$0.10	2.55% + \$0.10
PSL E-Commerce Premium Plus	2.50% + \$0.10	2.55% + \$0.10
PSL E-Commerce Secured Premium Plus	2.35% + \$0.10	2.40% + \$0.10
Key Entry Premium Plus	2.50% + \$0.10	2.55% + \$0.10

Commercial Card Programs

Interchange Program	Current Rate	Rate Effective April 14, 2023
Commercial Large Ticket Prepaid	0.90% + \$20.00	1.45% + \$35.00

DISCOVER Network Fee Changes

DISCOVER – Program Integrity Fee Increase – U.S.

Effective April 14, 2023, Discover will be increasing their integrity fee to \$0.10. The integrity fee is assessed on card sales that are downgraded or directly qualify for U.S. Consumer or Commercial Base Submission Level.

Service Fee	Current Rate	Effective April 1, 2023
DI INTEGRITY FEE	\$0.05	\$0.10

American Express OptBlue Network Fee Changes

American Express OptBlue – International Fee Increase – Canada

Effective April 1, 2023, American Express will be increasing their international fee from 40bps to 60bps. The fee will apply to cards that were issued by an issuer outside of Canada, excluding cards issued by the Japan Credit Bureau. It will also be applicable to all industries except Utilities for Credit and foreign issued Debit card transactions.

Service Fee	Current Rate	Effective April 1, 2023
INTERNATIONAL FEE	0.40%	0.60%

DEBIT Network Interchange Program & Rate Changes

Interac - Changes to Contactless Payment Interchange Rates – Canada

Effective November 1, 2022, Interac will be updating their flash interchange rates as follows,

Transaction Amount	Interchange Tiers	Flat fee Per Transaction	Criteria for Qualification
\$0.01 to \$100.00	Tier 1-Low-ticket Merchants	\$0.020	Merchants in segments with an average Interac Debit Contactless transaction size of \$20 and below. Qualifying segments and MCC's: <ul style="list-style-type: none"> • 5814 – Fast Food Restaurants • 5331 – Variety Stores • 7832 – Movie Theatres • 5499 – Convenience Stores • 5462 – Bakeries • 5451 – Dairy Product Stores • 4121 – Limousines and Taxicabs • 5994 – News Dealers & Newsstands • 8398 – Charitable & Social Services Organizations • 4111 – Transportation – Suburban & Local Commuter Passenger
	Tier 2-High Volume Merchants	\$0.025	Merchants that meet minimum annual transaction volume threshold of 20 million Interac Debit Contactless transactions, based on volume of previous calendar year.
	Tier 3-All Other Merchants	\$0.035	Merchants that do not otherwise qualify for Tier 1 or Tier 2
\$100.01 to \$250.00	Tier 4-All Merchants	\$0.055	All Merchants

NYCE – Merchant Location Participation Fee Increase – U.S.

Effective February 1, 2023, NYCE will increase the merchant location participation fee to \$17 per merchant location or eCommerce website.

Service Fee	Current Rate	Effective February 1, 2023
Participation Fee	\$16	\$17

PULSE – Merchant Location Participation Fee Increase – U.S.

Effective April 1, 2023, Pulse will increase the merchant location participation fee to \$18 per merchant location.

Service Fee	Current Rate	Effective April 1, 2023
Participation Fee	\$16	\$18

PULSE – Modifications to Interchange Rates – U.S.

Effective April 1, 2023, Pulse will modify their Petroleum and Supermarket interchange rates for Pulse Limited,

Interchange Category	Eligible Transactions	Current Rate	New Rate Effective April 1, 2023
Supermarket	Approved Transactions MCC 5411 only	1.15% + \$0.15, \$0.35 cap	1.15% + \$0.15
Petroleum	Approved Transactions MCCs 5541 & 5542 only	1.15% + \$0.15, \$0.95 cap	1.15% + \$0.15

CULIANCE – Merchant Location Participation Fee Increase – U.S.

Effective February 1, 2023, Culiance will increase the merchant location participation fee to \$17 per merchant location or eCommerce website.

Service Fee	Current Rate	Effective February 1, 2023
Participation Fee	\$16	\$17

CULIANCE – Switch Fee Increase – U.S.

Effective February 1, 2023, Culiance will increase the switch fee rate to \$0.035 for all POS, On-Demand and eCommerce transactions.

Service Fee	Current Rate	Effective February 1, 2023
Switch Fee	\$0.03	\$0.035

ACCEL - Modifications to Interchange Rates – U.S.

Effective April 1, 2023, Accel will modify interchange rates to the following:

PINless

Impacted MCCs	Interchange Description	Current Rate	New Rate Effective April 1, 2023
Grocery	ACCEL PINLESS	1.55% + \$ 0.04	0.00% + \$ 0.40
	ACCEL PINLESS ADV	1.55% + \$ 0.04	0.00% + \$ 0.40
	ACCEL PINLESS ASR	1.55% + \$ 0.04	0.00% + \$ 0.40
	ACCEL PINLESS ADV G3	0.76% + \$ 0.115	0.00% + \$ 0.40
Retail	ACCEL PINLESS	1.55% + \$ 0.04	0.90% + \$ 0.30
	ACCEL PINLESS ADV	1.55% + \$ 0.04	0.90% + \$ 0.30
	ACCEL PINLESS ASR	1.55% + \$ 0.04	0.90% + \$ 0.30
	ACCEL PINLESS ADV G3	0.76% + \$ 0.115	0.90% + \$ 0.30
Fuel	ACCEL PINLESS	1.55% + \$ 0.04	0.80% + \$ 0.20
	ACCEL PINLESS ADV	1.55% + \$ 0.04	0.80% + \$ 0.20
	ACCEL PINLESS ASR	1.55% + \$ 0.04	0.80% + \$ 0.20
	ACCEL PINLESS ADV G3	0.76% + \$ 0.115	0.80% + \$ 0.20
QSR	ACCEL PINLESS	1.55% + \$ 0.04	1.19% + \$ 0.10
	ACCEL PINLESS ADV	1.55% + \$ 0.04	1.19% + \$ 0.10
	ACCEL PINLESS ASR	1.55% + \$ 0.04	1.19% + \$ 0.10
	ACCEL PINLESS ADV G3	0.76% + \$ 0.115	1.19% + \$ 0.10

Member Advantage Select BINs Only

Interchange Description	Current Rate	New Rate Effective April 1, 2023
ACCEL ECOMM GROUP 2	1.65% + \$0.15	1.45% + \$0.45
ACCEL PINLESS	1.55% + \$0.04	1.45% + \$0.45
ACCEL PINLESS ADV G3	0.76% + \$0.115	1.45% + \$0.45
ACCEL BP OTHER GROUP 1	0.65% + \$0.15, cap \$2.00	1.45% + \$0.45
ACCEL BP OTHER GROUP 2	0.80% + \$0.25, cap \$2.00	1.45% + \$0.45
ACCEL BP TELECOM GROUP 1	0.65% + \$0.15, cap \$2.00	1.45% + \$0.45

Select – Accel Select is changing from the current eCommerce Program to the rates below,

Interchange Description	Current Rate	New Rate Effective April 1, 2023
ACCEL ECOMM GROUP 1	1.65% + \$0.15	1.45% + \$0.45
ACCEL ECOMM GROUP 2	1.65% + \$0.15	1.45% + \$0.45

Other

Interchange Description	Current Rate	New Rate Effective April 1, 2023
ACCEL QSR	1.00% + \$0.06	1.19% + \$0.10
ACCEL SMALL TKT QSR	1.00% + \$0.06	1.19% + \$0.10
ACCEL QSR ADV	1.00% + \$0.08	1.19% + \$0.10
ACCEL SMALL TKT QSR ADV	1.00% + \$0.08	1.19% + \$0.10
ACCEL QSR GRP2	1.00% + \$0.11	1.19% + \$0.10
ACCEL QSR GRP2 SM	1.00% + \$0.08	1.19% + \$0.10
ACCEL TIER 4 R QSR ST	1.10% + \$0.115	1.19% + \$0.10
ACCEL TIER 4 R QSR	1.10% + \$0.115	1.19% + \$0.10
ACCEL TIER 4 N QSR	1.10% + \$0.115	1.19% + \$0.10
ACCEL TIER 4 N QSR ST	1.10% + \$0.115	1.19% + \$0.10
ACCEL QSR SP EX GP1	1.00% + \$0.08	1.45% + \$0.45
ACCEL QSR SP EX G1SM	1.00% + \$0.08	1.45% + \$0.45
ACCEL QSR ADV DF G2	1.00%	1.19% + \$0.10
ACCEL QSR AV DF G2 SM	1.00% + \$0.08	1.19% + \$0.10
ACCEL SMALL TKT QSR ASR	1.00% + \$0.06	1.19% + \$0.10
Billpay Switch	\$0.10	0.10% + \$0.015
Ecommerce Switch	\$0.10	0.10% + \$0.015

STAR – Modifications to Interchange Rates – U.S.

Effective April 1, 2023, STAR will modify interchange rates to the following:

Small Ticket

Interchange Description	Current Rate	Rate Effective April 1, 2023	Impacted MCCs
STAR SMALL TICKET PINLESS	1.55% + \$0.04	0.00% + \$0.40	Grocery
STAR SMALL TICKET PINLESS	1.55% + \$0.04	0.90% + \$0.30	Retail
STAR SMALL TICKET PINLESS	1.55% + \$0.04	0.80% + \$0.20	Fuel
STAR SMALL TICKET PINLESS	1.55% + \$0.04	1.19% + \$0.10	Restaurant
*STAR SMALL TICKET OVER AS	0.90% + \$0.25	0.90% + \$0.30	Retail
**STAR SMALL TICKET	1.55% + \$0.04	0.90% + \$0.30	Retail
***STAR SMALL TICKET OVER	0.90% + \$0.195	0.90% + \$0.30	Retail

*Star Small Ticket Over AS – small ticket merchant transactions greater than \$15 and Choice cards

**Star Small Ticket – small ticket merchant transaction less than \$15 (both standard and choice cards)

***Star Small Ticket Over – small ticket merchant transactions greater than \$15 and Standard cards

Bill Pay Other

Interchange Description	Current Rate	New Rate Effective April 1, 2023
Star Billpay Telecom G2	0.80% + \$0.25, cap \$2.00	1.65% + \$0.15, cap \$2.00
Star Billpay Telecom G3	0.80% + 0\$.25	0.65% + \$0.15, cap \$2.00

No Rate Change – STAR is collapsing PINless rates into current PIN rates

Interchange Description	Current Rate	New Rate Effective April 1, 2023
STAR GENL RETAIL PINLESS	0.90% + \$0.30	0.90% + \$0.30
STAR PINLESS ECOMM	1.65% + \$0.15	1.65% + \$0.15
STAR GROCERY PINLESS	0.00% + \$0.40	0.00% + \$0.40
STAR PETRO PINLESS	0.80% + \$0.20	0.80% + \$0.20
STAR RESTAURANT PINLESS	0.19% \$0.10	1.19% + \$0.10

Other

Interchange Description	Current Rate	New Rate Effective April 1, 2023
STAR RESTAURANT	1.15% + \$0.08	1.19% + \$0.10
STAR RESTAURANT ALL STAR	1.15% + \$0.105	1.19% + \$0.10
STAR BILLPAY STANDARD S3	0.80% + \$0.25	0.65% + \$0.15, cap \$2.00
STAR ACCESS RETAIL F2F S2	1.05% + \$0.15	0.90% + \$0.30
STAR ACCESS GROCERY/WC S2	1.05% + \$0.15, cap \$0.35	\$0.40
STAR ACCESS RETAIL F2F S1	0.80% + \$0.15	0.90% + \$0.30
STAR ACCESS PETRO SS S2	0.70% + \$0.17, cap \$ 0.95	0.80% + \$0.20
STAR ACCESS PETRO SS S1	0.80% + \$0.15, cap \$0.95	0.80% + \$0.20