



## CARD NETWORKS ANNOUNCE DEBIT AND CREDIT RATE MODIFICATIONS EFFECTIVE OCTOBER 1, 2011

The following Alerts outline the interchange rate modifications required by both the credit and debit networks, some of which are as a result of the Durbin Amendment. These changes will go into effect on October 1, 2011. Please note that the ultimate designation of a prepaid unregulated transaction versus a prepaid regulated transaction will come from the payment network. Generally, regulated prepaid cards are general use non-reloadable cards. Exempt from the new regulation are cards associated with government administered programs, reloadable cards, and general use prepaid cards not marketed or labeled as gift cards.

Your business is important to us and we will continue to be an advocate on your behalf with the debit networks. Please contact your Executive Client Manager if you have any questions regarding these changes.

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Visa has announced both credit and debit interchange rate modifications which will go into effect on October 1, 2011. The interchange rate tables below will apply for the existing and newly established interchange structures for consumer Visa Check Card, Interlink, Visa Business Debit, and Visa Prepaid card transactions. Additionally; Visa will phase out the Debit Performance Threshold interchange incentive programs and rates for both Visa Check Card and Interlink.

### Consumer Credit Interchange Rate Changes

Interchange Program	Existing Rate	New Rate Effective October 1, 2011
CPS Retail	1.54% + \$.10	1.51% + \$.10
CPS Supermarket	1.24% + \$.05	1.22% + \$.05

### Consumer Check Card (i.e. debit) Interchange Rate Changes

Interchange Program	Existing Rate	Exempt Rate Effective October 1, 2011	Regulated Rate Effective October 1, 2011
CPS Supermarket	.95% + \$.20 (\$0.35 Cap)	.95% + \$.20 (\$0.35 Cap)	.05% + \$.21*
CPS Retail	.95% + \$.20	.95% + \$.20	.05% + \$.21*
CPS AFD	.75% + \$.17 (\$0.95 Cap)	.75% + \$.17 (\$0.95 Cap)	.05% + \$.21*
CPS Service Station	.75% + \$.17 (\$0.95 Cap)	.75% + \$.17 (\$0.95 Cap)	.05% + \$.21*
CPS Small Ticket	1.55% + \$.04	1.55% + \$.04	.05% + \$.21*
CPS Retail 2	.80% + \$.25	.65% + \$.15 (\$2.00 Cap)	.05% + \$.21*

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CPS Debt Repayment	.35% + \$.50	<b>.65% + \$.15 (\$2.00 Cap)</b>	<b>.05% + \$.21*</b>
CPS Utility	\$.75	<b>\$.65</b>	<b>.05% + \$.21*</b>
CPS Debit Tax Payment	\$2.50	<b>.65% + \$.15 (\$2.00 Cap)</b>	<b>.05% + \$.21*</b>
CPS Retail Key Entry	1.60% + \$.15	1.60% + \$.15	<b>.05% + \$.21*</b>
CPS Card Not Present	1.60% + \$.15	1.60% + \$.15	<b>.05% + \$.21*</b>
CPS e-Commerce Basic	1.60% + \$.15	1.60% + \$.15	<b>.05% + \$.21*</b>
CPS e-Commerce Preferred Retail	1.55% + \$.15	1.55% + \$.15	<b>.05% + \$.21*</b>
CPS e-Commerce Preferred Hotel/Car Rental	1.60% + \$.15	1.60% + \$.15	<b>.05% + \$.21*</b>
CPS Hotel/Car Rental Card Present	1.36% + \$.15	1.36% + \$.15	<b>.05% + \$.21*</b>
CPS Hotel/Car Rental Card Not Present	1.36% + \$.15	1.36% + \$.15	<b>.05% + \$.21*</b>
CPS Restaurant	1.19% + \$.10	1.19% + \$.10	<b>.05% + \$.21*</b>
EIRF**	1.75% + \$.20	1.75% + \$.20	<b>.05% + \$.21*</b>
Standard	1.90% + \$.25	1.90% + \$.25	<b>.05% + \$.21*</b>

\*Issuers with fraud prevention standards will receive an additional \$.01.

\*\*EIRF transactions from AFDs and Service Stations will be eligible for \$.95 cap.

## Consumer Prepaid Interchange Rate Changes

Interchange Program	Existing Rate	Exempt Rate Effective October 1, 2011	Regulated Rate Effective October 1, 2011
CPS Supermarket	.95% + \$.20 (\$.35 Cap)	<b>1.15% + \$.15 (\$.35 Cap)</b>	<b>.05% + \$.21*</b>
CPS Retail	.95% + \$.20	<b>1.15% + \$.15</b>	<b>.05% + \$.21*</b>
CPS AFD	.75% + \$.17 (\$.95 Cap)	<b>1.15% + \$.15 (\$.95 Cap)</b>	<b>.05% + \$.21*</b>
CPS Service Station	.75% + \$.17 (\$.95 Cap)	<b>1.15% + \$.15 (\$.95 Cap)</b>	<b>.05% + \$.21*</b>
CPS Small Ticket	1.55% + \$.04	1.55% + \$.04	<b>.05% + \$.21*</b>
CPS Retail 2	.80% + \$.25	<b>.65% + \$.15 (\$2.00 Cap)</b>	<b>.05% + \$.21*</b>
CPS Debt Repayment	.35% + \$.50	<b>.65% + \$.15 (\$2.00 Cap)</b>	<b>.05% + \$.21*</b>
CPS Utility	\$.75	<b>\$.65</b>	<b>.05% + \$.21*</b>
CPS Debit Tax Payment	\$2.50	<b>.65% + \$.15 (\$2.00 Cap)</b>	<b>.05% + \$.21*</b>
CPS Retail Key Entry	1.60% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>
CPS Card Not Present	1.60% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>
CPS e-Commerce Basic	1.60% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>
CPS e-Commerce Preferred Retail	1.55% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>

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CPS e-Commerce Preferred Hotel/Car Rental	1.36% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>
CPS Hotel/Car Rental Card Present	1.36% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>
CPS Hotel/Car Rental Card Not Present	1.36% + \$.15	<b>1.75% + \$.20</b>	<b>.05% + \$.21*</b>
CPS Restaurant	1.19% + \$.10	<b>1.15% + \$.15</b>	<b>.05% + \$.21*</b>
EIRF**	1.75% + \$.20	<b>1.80% + \$.20</b>	<b>.05% + \$.21*</b>
Standard	1.90% + \$.25	1.90% + \$.25	<b>.05% + \$.21*</b>

\*Issuers with fraud prevention standards will receive an additional \$.01.

\*\*EIRF transactions from AFDs and Service Stations will be eligible for \$.95 cap.

## Small Business Debit Interchange Rate Changes

Interchange Program	Existing Rate	Exempt Rate Effective October 1, 2011	Regulated Rate Effective October 1, 2011
Business Level II	2.05% + \$.10	2.05% + \$.10	<b>.05% + \$.21*</b>
Commercial B2B	2.10% + \$.10	2.10% + \$.10	<b>.05% + \$.21*</b>
Commercial Retail	2.20% + \$.10	2.20% + \$.10	<b>.05% + \$.21*</b>
Commercial Card Not Present	2.25% + \$.10	2.25% + \$.10	<b>.05% + \$.21*</b>
Commercial EIRF	2.40% + \$.10	2.40% + \$.10	<b>.05% + \$.21*</b>
Commercial Standard	2.95% + \$.10	2.95% + \$.10	<b>.05% + \$.21*</b>
Utility Program	\$1.50	\$1.50	<b>.05% + \$.21*</b>

\*Issuers with fraud prevention standards will receive an additional \$.01.

## Commercial Prepaid Interchange Rate Changes

Interchange Program	Purchasing (Existing and Exempt Rate Effective October 1, 2011)	Business (Existing and Exempt Rate Effective October 1, 2011)	Corporate T & E (Existing and Exempt Rate Effective October 1, 2011)	Regulated Rate Effective October 1, 2011
Commercial Level III	1.80% + \$.10	N/A	N/A	<b>.05% + \$.21*</b>
Commercial Level II	2.05% + \$.10	2.05% + \$.10	2.05% + \$.10	<b>.05% + \$.21*</b>
Commercial B2B	2.10% + \$.10	2.10% + \$.10	2.10% + \$.10	<b>.05% + \$.21*</b>
Commercial Retail	2.30% + \$.10	2.20% + \$.10	2.10% + \$.10	<b>.05% + \$.21*</b>
Commercial Card Not Present	2.55% + \$.10	2.25% + \$.10	2.20% + \$.10	<b>.05% + \$.21*</b>
Commercial EIRF	2.65% + \$.10	2.40% + \$.10	2.25% + \$.10	<b>.05% + \$.21*</b>
Commercial Standard	2.95% + \$.10	2.95% + \$.10	2.95% + \$.10	<b>.05% + \$.21*</b>
Utility Program	N/A	\$1.50	N/A	<b>.05% + \$.21*</b>
G2G	1.65% + \$.10	N/A	N/A	<b>.05% + \$.21*</b>

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GSA Large Ticket	1.20% + \$39.00	N/A	N/A	.05% + \$.21*
Purchasing Large Ticket	.95% + \$35.00	N/A	N/A	.05% + \$.21*

\*Issuers with fraud prevention standards will receive an additional \$.01.

## Credit Voucher Interchange Rates (US Domestic Debit)

Credit Voucher Interchange Programs (US Domestic Debit)	Existing	New Effective October 1, 2011
Non-Passenger Transport-Consumer Visa Debit Card	1.31%	Eliminated
Mail Order/Telephone Order and e-Commerce Merchants-Consumer Debit	1.87%	Eliminated
Credit Voucher-Debit Card	N/A	0.00%

## New Regulated Debit US Territory and International Interchange Rates

New International & US Territory Regulated Debit Interchange Rates Effective October 1, 2011	
International Regulated Debit	.05% + \$.21*
Guam Regulated Debit	.05% + \$.21*

\*Issuers with fraud prevention standards will receive an additional \$.01.

## Visa Announces a New Fee

With recent Regulatory changes; effective April 2012 Visa has chosen to introduce a new Network Participation Fee (NPF). The NPF will apply to all Visa transactions and is based on both the size and the number of merchant locations. Additional announcements from Visa are anticipated in January 2012. New information will be released in future Advisors.

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In support of the Durbin Amendment requirements, the Interlink debit network has announced a new interchange structure effective October 1, 2011.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.035
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.035
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.035
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.04

## Unregulated Interchange Rates - Rate changes listed below:

Transaction Type	Existing Issuer Interchange	New Issuer Interchange		Network Fees
Retail	\$0.20 + 0.95%	\$0.15 + 0.80%	+	\$0.035
Supermarket	\$0.20 + 0.95%, cap \$0.35	\$0.15 + 0.80%, cap \$0.33	+	\$0.035
Petroleum	\$0.17 + 0.75%, cap \$0.95	\$0.15 + 0.80%, cap \$0.95	+	\$0.035
Petroleum with Preauthorization	\$0.17 + 0.75%, cap \$0.95	\$0.15 + 0.80%, cap \$0.95	+	\$0.04

## Prepaid Regulated Interchange Rates - This is a new Issuer Interchange Category

Transaction Type	Issuer Interchange		Fraud Adjustment		Network Fees
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.035
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.035
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.035
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.04

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## Prepaid Unregulated Interchange Rates – This is a new Issuer Interchange Category

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.15 + 1.15%	+	\$0.035
Supermarket	\$0.15 + 1.15%, cap \$0.35	+	\$0.035
Petroleum	\$0.15 + 1.15%, cap \$0.95	+	\$0.035
Petroleum with Preauthorization	\$0.15 + 1.15%, cap \$0.95	+	\$0.04

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

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MasterCard has announced debit interchange rate modifications which will go into effect on October 1, 2011. The interchange rate tables below will apply for the existing and newly established interchange structures for consumer MasterCard Consumer debit and Commercial debit card.

## US Region Consumer Debit Interchange Rate Changes

Interchange Program	Existing Rate	Rate Effective October 1, 2011
Regulated POS Debit	N/A	<b>.05% + \$.21</b>
Regulated POS Debit w/Fraud Adjustment	N/A	<b>.05% + \$.22</b>
Emerging Markets	.80% + \$.25	.80% + \$.25
Full UCAF	1.15% + \$.15	1.15% + \$.15
Key Entered	1.64% + \$.16	1.64% + \$.16
Merchant UCAF	1.05% + \$.15	1.05% + \$.15
Merit I	1.64% + \$.16	1.64% + \$.16
Merit I (Real Estate MCCs)	1.10%	1.10%
Merit III Base	1.05% + \$.15	1.05% + \$.15
Merit III Tier I	.70% + \$.15	.70% + \$.15
Merit III Tier II	.83% + \$.15	.83% + \$.15
Merit III Tier III	.95% + \$.15	.95% + \$.15
AFD	.70% + \$.17 (Cap \$.95)	.70% + \$.17 (Cap \$.95)
Service Station	.70% + \$.17 (Cap \$.95)	.70% + \$.17 (Cap \$.95)
Restaurant	1.19% \$.10	1.19% \$.10
SIIP	1.15% + \$.05	1.15% + \$.05
Small Ticket Base	1.55% + \$.04	1.55% + \$.04
Small Ticket Tier I	1.30% + \$.02	1.30% + \$.02
Standard	1.90% + \$.25	1.90% + \$.25
Supermarket Base	1.05% + \$.15 (Cap \$.35)	1.05% + \$.15 (Cap \$.35)
Supermarket Tier I	.70% + \$.15 (Cap \$.35)	.70% + \$.15 (Cap \$.35)
Supermarket Tier II	.83% + \$.15 (Cap \$.35)	.83% + \$.15 (Cap \$.35)
Supermarket Tier III	.95% + \$.15 (Cap \$.35)	.95% + \$.15 (Cap \$.35)
Lodging & Auto Rental	1.15% + \$.15	1.15% + \$.15
Utilities	\$.45	\$.45

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Warehouse Base	1.05% + \$.15 (Cap \$.35)	1.05% + \$.15 (Cap \$.35)
Warehouse Tier I	.70% + \$.15 (Cap \$.35)	.70% + \$.15 (Cap \$.35)
Warehouse Tier II	.83% + \$.15 (Cap \$.35)	.83% + \$.15 (Cap \$.35)
Warehouse Tier III	.95% + \$.15 (Cap \$.35)	.95% + \$.15 (Cap \$.35)

## US Region Consumer Debit Refund Interchange Rates

Consumer Debit Refund Interchange Programs	Existing	New Effective October 1, 2011
Refund Group 1	1.72%	1.72%
Refund Group 2	1.68%	1.68%
Refund Group 3	1.40%	1.40%

## US Region Consumer Debit Tier Qualifying Criteria

Tier	Minimum Annual Consumer Debit Merit III, Supermarket & Warehouse Volume
Tier 1	\$750 million
Tier 2	\$500 million
Tier 3	\$250 million

The minimum annual Consumer Debit Core Value, Enhanced Value, World, World High Value, and World Elite volume is based on a merchant's October 2009–September 2010 volume settled via signature debit that qualified for the Merit III, Supermarket, or Warehouse interchange programs and requires a MasterCard approved and assigned Merchant ID. Only retail and restaurant MCCs may qualify for Merit III Tier 1, 2, or 3.

## U.S. Region Consumer Debit Small Ticket Tier Qualifying Criteria Tier Minimum

Tier	Minimum Annual Consumer Small Ticket Transactions
Tier 1	100 million

The minimum Consumer Debit transactions is based on a merchant's October 2009–September 2010 volume or transactions settled via signature debit that qualified for the Small Ticket interchange programs and requires a MasterCard approved and assigned Merchant ID.



## US Region Commercial Debit Interchange Rates

Interchange Program	Existing Rate	Rate Effective October 1, 2011
Regulated POS Debit	N/A	<b>.05% + \$.21</b>
Regulated POS Debit w/Fraud Adjustment	N/A	<b>.05% + \$.22</b>
Data Rate I	2.65% + \$.10	2.65% + \$.10
Data Rate II	2.20% + \$.10	2.20% + \$.10
Data Rate II (Petroleum MCCs)	2.05% + \$.10	2.05% + \$.10
Data Rate III	1.80% + \$.10	1.80% + \$.10
Face-to-face	2.20% + \$.10	2.20% + \$.10
Face-to-face (Petroleum MCCs)	2.05% + \$.10	2.05% + \$.10
Large Ticket I (Ticket amount \$7,255 - \$24,999.99)	1.25% + \$40.00	1.25% + \$40.00
Large Ticket II (Ticket amount \$25,000 - \$99,999.99)	1.25% + \$40.00	1.25% + \$40.00
Large Ticket III (Ticket amount \$100,000 +)	1.25% + \$40.00	1.25% + \$40.00
Standard	2.95% + \$.10	2.95% + \$.10
Supermarket	1.07% + \$.05	1.07% + \$.05
T&E Rate I	2.50%	2.50%
T&E Rate II	2.35% + \$.10	2.35% + \$.10
T&E Rate III	2.30% + \$.10	2.30% + \$.10
Utilities	1.50%	1.50%
Warehouse Base	.90%	.90%
Warehouse Tier I	.60%	.60%

## US Region Commercial Debit Refund Interchange Rates

Commercial Debit Refund Interchange Programs	Existing	New Effective October 1, 2011
Refund Group 1	2.37%	2.37%
Refund Group 2	2.30%	2.30%
Refund Group 3	2.21%	2.21%
Refund Group 4	2.16%	2.16%

## U.S. Region Commercial Supermarket Qualifying Criteria Tier Minimum

<b>Minimum Annual Commercial Volume</b>
750 million

The minimum annual Commercial volume is based on a merchant's October 2009–September 2010 volume settled via signature debit with the Supermarket MCC 5411 and requires a MasterCard approved and assigned Merchant ID.

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In support of the Durbin Amendment requirements, the Maestro debit network has announced a new interchange structure effective October 1, 2011.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.025
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.025
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.025
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.05

## Unregulated Interchange Rates – No Changes, current rates listed below:

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.15 + 0.90%	+	\$0.025
Supermarket	\$0.15 + 1.05%, cap \$0.35	+	\$0.025
Petroleum	\$0.17 + 0.75%, cap \$0.95	+	\$0.025
Petroleum with Preauthorization	\$0.17 + 0.75%, cap \$0.95	+	\$0.05

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

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In support of the Durbin Amendment requirements, the Discover payment network has announced a new debit interchange structure effective October 1, 2011.

Your business is important to us, and we will continue to be an advocate on your behalf with the Debit networks. Please contact your Executive Client Manager if you have any questions regarding these changes.

**Unregulated Interchange Rates** – No Changes to Consumer Debit/Prepaid rates. Current Rates Listed below:

Transaction Type	Unregulated Issuer Interchange	Regulated Issuer Interchange (Lesser of the two rates)
PSL - RECURRING PAYMENTS	\$0.05 + 1.20%	\$0.05 + 1.20% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - UTILITIES	\$0.75	\$0.75 or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - REAL ESTATE	1.10%	1.10% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - INSURANCE	\$0.25 + 0.80%	\$0.25 + 0.80% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - SUPERMARKET - WAREHOUSE CLUBS	\$0.16 + 1.02%, cap \$0.36	\$0.16 + 1.02% , cap \$0.36 or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - EMERGING MARKETS	\$0.20 + 0.90%	\$0.20 + 0.90% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - PUBLIC SERVICES	\$0.20 + 0.90%	\$0.20 + 0.90% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - EXPRESS SERVICES	\$0.04 + 1.55%	\$0.04 + 1.55% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>

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PSL - PETROLEUM	\$0.16 + 0.76%	\$0.16 + 0.76% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - RETAIL	\$0.16 + 1.02%	\$0.16 + 1.02% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - RESTAURANT	\$0.10 + 1.19%	\$0.10 + 1.19% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - HOTEL/CAR RENTAL	\$0.16 + 1.35%	\$0.16 + 1.35% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - PASSENGER TRANSPORT	\$0.16 + 1.59%	\$0.16 + 1.59% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - CARD NOT PRESENT/ECOMMERCE	\$0.16 + 1.62%	\$0.16 + 1.62% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
PSL - KEY ENTRY	\$0.16 + 1.62%	\$0.16 + 1.62% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
MID SUBMISSION LEVEL	\$0.20 + 1.72%	\$0.20 + 1.72% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
BASE SUBMISSION LEVEL	\$0.25 + 1.89%	\$0.25 + 1.89% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
CONSUMER CREDIT/DEBIT/PREPAID VOUCHER 1 (Direct Marketing MCC'S)	1.80%	1.80% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
CONSUMER CREDIT/DEBIT/PREPAID VOUCHER 2 (Passenger Transport MCC'S)	1.69%	1.69% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>
CONSUMER CREDIT/DEBIT/PREPAID VOUCHER 3 (All Other MCC'S)	1.35%	1.35% or \$0.21 + 0.05% + \$0.01 <sup>1</sup>

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Data Usage charge of \$0.0185 per transaction, data transmission charge of \$0.0075 per transaction (KB Fee), Assessment Fee of 0.10%

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In support of the Durbin Amendment requirements, the ACCEL/Exchange debit network has announced a new interchange structure effective October 1, 2011.

## **ACCEL/Exchange Standard POS and Member Advantage – Regulated Interchange Rates**

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.04
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.04
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.04
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.08

## **ACCEL/Exchange Standard POS – Unregulated Interchange Rates – No Changes, current rates listed below:**

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.18 + 0.80%, no cap	+	\$0.04
Supermarket	\$0.28	+	\$0.04
Petroleum	\$0.16+ 0.80%, no cap	+	\$0.04
Petroleum with Preauthorization	\$0.16+ 0.80%, no cap	+	\$0.08

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**ACCEL/Exchange Member Advantage – Unregulated Interchange Rates – No Changes, current rates listed below:**

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.225+ 0.90%, no cap	+	\$0.04
Supermarket	\$0.355	+	\$0.04
Petroleum	\$0.175+ 0.85%, no cap	+	\$0.04
Petroleum with Preauthorization	\$0.175+ 0.85%, no cap	+	\$0.08

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the AFFN (Armed Forces Financial Network) debit network has announced a new interchange structure effective October 1, 2011.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.045
Supermarket	\$0.20			+	\$0.045
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.045
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.09

## Unregulated Interchange Rates – No Changes, current rates listed below:

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.15 + 0.75%, cap \$0.80	+	\$0.045
Supermarket	\$0.20	+	\$0.045
Petroleum	\$0.10 + 0.60%, cap \$0.50	+	\$0.045
Petroleum with Preauthorization	\$0.10 + 0.60%, cap \$0.50	+	\$0.09

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the Alaska Option debit network has notified WorldPay that they will have no changes to their interchange structure effective October 1, 2011.

Alaska Option's Issuers are all unregulated and therefore, not subject to the new regulation.

## Unregulated Interchange Rates – No changes, current rates listed below:

Transaction Type	Issuer Interchange		Network Fees <sup>1</sup>
Retail, Grocery, Petroleum	\$0.19	+	\$0.08
Grocery	\$0.19	+	\$0.08
Petroleum	\$0.19	+	\$0.08
Petroleum with preauthorization	\$0.19	+	\$0.09

<sup>1</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the CU24 (Credit Union 24) debit network has announced a new interchange structure effective October 1, 2011.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.04
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.04
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.04
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.08

Unregulated Interchange Rates – The only change is the cap of \$9.99 added to Petroleum.

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.16 + 0.85%, cap \$0.80	+	\$0.04
Supermarket	\$0.275	+	\$0.04
Petroleum	\$0.18 + 0.75%, cap \$9.99	+	\$0.04
Petroleum with Preauthorization	\$0.18 + 0.75%, cap \$9.99	+	\$0.08

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the Jeanie debit network has announced a new interchange structure effective October 1, 2011. Additionally, there is an administrative gateway fee of \$0.06 per transaction for the Jeanie Pin-Debit network that has not been previously charged. Therefore, effective October 1, 2011, this additional \$0.06 will be passed on to your business based on the terms of your processing agreement.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.105
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.105
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.105
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.21

Unregulated Interchange Rates – No Change to issuer interchange, however an additional \$0.06 was added to the network fees.

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.19 + 0.80%	+	\$0.105
Supermarket	\$0.35	+	\$0.105
Petroleum	\$0.19 + 0.80%	+	\$0.105
Petroleum with Preauthorization	\$0.19 + 0.80%	+	\$0.21

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the NetWorks (NETS) debit network has announced a new interchange structure effective October 1, 2011.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.02
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.02
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.02
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.03

## Unregulated Interchange Rates - Rate changes listed below:

Transaction Type	Existing Issuer Interchange	New Issuer Interchange		Network Fees
Retail	\$0.15 + 0.75%	\$0.13 + 0.85%	+	\$0.04
Supermarket	\$0.25	\$0.25	+	\$0.04
Petroleum	\$0.13 + 0.75%, cap \$0.95	\$0.11 + 0.80%, cap \$0.95	+	\$0.04
Petroleum with Preauthorization	\$0.13 + 0.75%, cap \$0.95	\$0.11 + 0.80%, cap \$0.95	+	\$0.05

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee



In support of the Durbin Amendment requirements, the NYCE debit network has announced a new interchange structure effective October 1, 2011. Outlined below are the details of recent fee changes.

### Premier Regulated Interchange Rates

Transaction Type	Issuer Interchange	+	Fraud Adjustment <sup>1</sup>	Network Fees <sup>2</sup>
Premier Retail	\$0.21+ 0.05%	+	\$0.01	\$0.0475
Premier Supermarket	\$0.21+ 0.05%	+	\$0.01	\$0.0475
Premier Petroleum	\$0.21+ 0.05%	+	\$0.01	\$0.0475
Premier Petroleum with Pre-auth	\$0.21+ 0.05%	+	\$0.01	\$0.0675

### Non Premier Regulated Interchange Rates

Transaction Type	Issuer Interchange	+	Fraud Adjustment	Network Fees
<b>Transactions &lt; \$10</b>				
Non-Premier Retail	\$0.025 + 1%	+		\$0.0475
Non-Premier Supermarket	\$0.025 + 1%	+		\$0.0475
Non-Premier Petroleum	\$0.025 + 1%	+		\$0.0475
Non-Premier Petroleum with Pre-auth	\$0.025 + 1%	+		\$0.0675
<b>Transactions ≥ \$10</b>				
Non-Premier Retail	\$0.21 + 0.05%	+	\$0.01	\$0.0475
Non-Premier Supermarket	\$0.21 + 0.05%	+	\$0.01	\$0.0475
Non-Premier Petroleum	\$0.21 + 0.05%	+	\$0.01	\$0.0475
Non-Premier Petroleum with Pre-auth	\$0.21 + 0.05%	+	\$0.01	\$0.0675

# ADVISOR ALERT



## Premier Unregulated Interchange Rates - Premier Retail increased by \$0.02, no other changes

Transaction Type	Issuer Interchange	Network Fees
Premier Retail	\$0.20 + 0.90% (min \$0.27)	\$0.0475
Premier Supermarket	\$0.20 + 0.90% (min \$0.27, max \$0.35)	\$0.0475
Premier Petroleum	\$0.15 + 0.85% (min \$0.27, max \$0.90)	\$0.0475
Premier Petroleum with Preauthorization	\$0.15 + 0.85% (min \$0.27, max \$0.90)	\$0.0675

## Non Premier Unregulated Interchange Rates – Non Premier Retail increased by \$0.03, no other changes

Transaction Type	Issuer Interchange	Network Fees
Non Premier Retail	\$0.15 + 0.90% (min \$0.21)	\$0.0475
Non Premier Supermarket	\$0.14 + 0.90% (min \$0.21, max \$0.29)	\$0.0475
Non Premier Petroleum	\$0.10 + 0.85% (min \$0.22, max \$0.85)	\$0.0475
Non Premier Petroleum with Preauthorization	\$0.10 + 0.85% (min \$0.22, max \$0.85)	\$0.0675

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the Pulse debit network has announced a new interchange structure effective October 1, 2011.

## Pulse Regulated Interchange Rates

Transaction Type	Issuer Interchange (Lesser of the two rates)		Network Fees <sup>2</sup>
Retail	\$0.13 + 0.85% or \$0.21 + 0.05%	+	\$0.085 + 0.01%
Supermarket	\$0.26 or \$0.21 + 0.05%	+	\$0.09
Petroleum	\$0.11 + 0.80% or \$0.21 + 0.05%	+	\$0.085 + 0.01%
Petroleum with Preauthorization	\$0.11 + 0.80% or \$0.21 + 0.05%	+	\$0.09 + 0.01%

## Pulse PayChoice Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment		Network Fees
Retail	\$0.21 + 0.05%	+	\$0.01	+	\$0.085 + 0.01%
Supermarket	\$0.21 + 0.05%	+	\$0.01	+	\$0.09
Petroleum	\$0.21 + 0.05%	+	\$0.01	+	\$0.085 + 0.01%
Petroleum with Preauthorization	\$0.21 + 0.05%	+	\$0.01	+	\$0.09 + 0.01%

## Pulse Unregulated Interchange Rates - Rate changes listed below:

Transaction Type	Existing Issuer Interchange	New Issuer Interchange		Network Fees
Retail	\$0.13 + 0.85%	\$0.13 + 0.85%	+	\$0.085 + 0.01%
Supermarket	\$0.26	\$0.26	+	\$0.09
Petroleum	\$0.13 + 0.70%, cap \$0.95	\$0.11 + 0.80%, cap \$0.95	+	\$0.085 + 0.01%
Petroleum with Preauthorization	\$0.13 + 0.70%, cap \$0.95	\$0.11 + 0.80%, cap \$0.95	+	\$0.09 + 0.01%

# ADVISOR ALERT



Pulse PayChoice Unregulated Interchange Rates - Rate changes listed below:

Transaction Type	Existing Issuer Interchange	New Issuer Interchange		Network Fees
Retail	\$0.18 + 0.85%	\$0.18 + 0.85%	+	\$0.085 + 0.01%
Supermarket	\$0.31	\$0.35	+	\$0.09
Petroleum	\$0.13 + 0.70%, cap \$0.95	\$0.16 + 0.80%, cap \$1.00	+	\$0.085 + 0.01%
Petroleum with Preauthorization	\$0.13 + 0.70% , cap\$0.95	\$0.16 + 0.80%, cap \$1.00	+	\$0.09 + 0.01%

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the SHAZAM debit network has announced a new interchange structure effective October 1, 2011.

## Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.06
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.06
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.06
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.12

## Unregulated Interchange Rates - No changes, current rates listed below:

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.16 + 0.85%	+	\$0.06
Supermarket	\$0.16 + 0.90%, cap \$0.35	+	\$0.06
Petroleum	\$0.13 + 0.80%	+	\$0.06
Petroleum with Preauthorization	\$0.13 + 0.80%	+	\$0.12

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee

# ADVISOR ALERT



In support of the Durbin Amendment requirements, the STAR debit network has announced a new interchange structure effective October 1, 2011.

## STAR & STAR ALL-STAR Regulated Interchange Rates

Transaction Type	Issuer Interchange		Fraud Adjustment <sup>1</sup>		Network Fees <sup>2</sup>
Retail	\$0.21+ 0.05%	+	\$0.01	+	\$0.0425
Supermarket	\$0.21+ 0.05%	+	\$0.01	+	\$0.0425
Petroleum	\$0.21+ 0.05%	+	\$0.01	+	\$0.0425
Petroleum with Preauthorization	\$0.21+ 0.05%	+	\$0.01	+	\$0.085

## STAR Unregulated Interchange Rates – No Changes, current rates listed below:

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.185 + 0.80%	+	\$0.0425
Supermarket	\$0.275	+	\$0.0425
Petroleum	\$0.13 + 0.80%	+	\$0.0425
Petroleum with Preauthorization	\$0.13 + 0.80%	+	\$0.085

## STAR ALL-STAR Unregulated Interchange Rates – No Changes, current rates listed below:

Transaction Type	Issuer Interchange		Network Fees
Retail	\$0.26 + 0.80%	+	\$0.0425
Supermarket	\$0.35	+	\$0.0425
Petroleum	\$0.205 + 0.80%	+	\$0.0425
Petroleum with Preauthorization	\$0.205 + 0.80%	+	\$0.085

Note: Effective October 1, 2011, the STAR ALL-STAR program will be replaced by the new STAR Preferred program. This will have no impact on rates for STAR ALL-STAR at this time.

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Network fees may include any or all of the following and are not issuer related: network switch fee, gateway fee, security fee, pre-authorization fee