

Important Notice of Changes Bank of Hawaii Merchant Services – Fall 2021

Please read this notice carefully and keep it with your Merchant Services documents.

This summarizes significant rule and fee changes that affect the way Bank of Hawaii Merchant Services clients accept and process card payments. Individual circumstances may vary, and procedures may be amended or supplemented as appropriate in the future. Please refer to the detailed explanations of these and other changes available on the card brands' websites and through Bank of Hawaii Merchant Services before making any changes to your procedures or point-of-sale systems. Bank of Hawaii cannot be responsible for any errors that occur if merchants only rely on these summaries.

1. **OPERATIONAL AND COMPLIANCE CHANGES**

a. **VISA® Credit Voucher and Merchandise Return Authorization Processing**

- Effective October 2021 for U.S. Region

Visa will extend the Authorization of Misuse and Zero Floor Limit Programs to include **credit and merchandise return authorization** transactions and clearing messages. To avoid these *per transaction* fees all authorizations should be properly settled or reversed.

Description	Amount
Authorization of Misuse – <i>Authorization not cleared or reversed as required</i>	\$0.09
Zero Floor Limit – <i>Unauthorized or unmatched settlement transaction</i>	\$0.20

- Effective October 2021

- Visa will add a new Response Code value of 46 - Closed Account - to reduce invalid and unreasonable response codes when completing merchandise return authorizations.
- Visa will allow the transaction identifier from the original purchase when completing a credit or merchandise return authorization. This enhancement may reduce disputes by matching the credit or merchandise return authorization to the original transaction.

b. Pulse® Return Authorization

- Effective October 2021 for U.S. Region

Pulse will require a Return Authorization request message, confirming the account is open, when cardholders initiate a return.

c. VISA Transition to 8-digit VISA Bank Identification Numbers (BINs)

- Effective April 2022

Visa began implementing changes in April 2019 to support migration from six-digit to eight-digit BINs. Visa payment systems will be updated to allow merchants to begin migrating to the new standard ahead of the April 2022 Visa compliance deadline. Information will be provided as it becomes available.

d. MASTERCARD® Transition to 8-digit Bank Identification (BINS) and 11-digit Primary Account Number (PANS) Processing

- Effective April 2022

Mastercard will require merchant POS Systems to support an 8-digit BIN standard and transaction processing using the first 11 digits of the primary account number (PAN) by April 2022. Information will be provided as it becomes available.

e. DISCOVER® Advance Notice of Acceptance Support for 6- and 8-Digit IIN Ranges

- Effective April 2022

Discover will require support of six and eight digit IIN ranges by April 2022. Information will be provided as it becomes available.

f. DISCOVER New Noncompliance Fees

- Effective October 2021

Discover may assess Noncompliance Fees when Authorization and Sales Data are not compliant as set forth in the Technical Specifications as well as for IIN Range noncompliance.

Noncompliance Fees of \$1000 per merchant per month will be assessed for each event of noncompliance unless cured within ninety (90) days.

g. VISA Dispute Rule Changes and Clarifications

- Effective October 2021 for U.S. Region

Dispute Rule / Condition	Rule Update
Reason Code 1310 "Merchandise/Services Not Received" (MCC 4722 Travel Agencies & Tour Operators)	Issuer must wait 30 calendar days from date merchant cancelled service before initiating a dispute
Reason Code 1310 "Merchandise/Services Not Received"	Issuer required to address all information supplied to support that the cardholder received the merchandise or services at the agreed location or by the agreed date/time
Reason Code 1370 "Cancelled Merchandise/Services Wait Time Limits"	Before initiating a dispute, an issuer must wait 15 calendar days from the date the merchandise was returned, or services were cancelled
Reason Codes 1330 "Not as Described or Defective Merchandise Services" / 1370 "Cancelled Merchandise/Services"	Disputes are not permitted if the cardholder states the transaction is fraudulent
Reason Code "1360 Credit Not Processed"	Dispute must be processed no later than 120 calendar days from date on credit transaction receipt, not to exceed 540 calendar days from original transaction processing date
Credit/Reversals Processed Prior to Dispute	Credits processed before dispute, the issuer must either: Apply the credit(s) to the disputed transaction, or certify to which transaction(s) the credit(s) was applied and why the credit(s) does not resolve the dispute
Attempt to Settle	Issuers must ensure the cardholder has not already received a credit from the merchant and has suffered a financial loss before pursuing the dispute

h. VISA Changes to Retire the Retrieval Request Record

- Effective October 2021

Visa earlier retired retrieval requests related to signatures, as signatures are now optional for all transaction amounts and types. Effective October 2021, Visa will retire **all** retrieval request records.

i. MASTERCARD Revised Standards for Compelling Evidence

- Effective October 2021 for U.S. Region

Mastercard will revise the chargeback standards for Reason Code 4837 “No Cardholder Authorization” to allow an issuer to continue a dispute without cardholder involvement. The dispute will be allowed by advising that the cardholder’s name or billing address provided in the second presentment for recurring, e-commerce and Mail Order/Telephone Order transactions does not match the information on file with the issuer at the time of the disputed transaction.

j. MASTERCARD Revised Standards for Stand-In Account File

- Effective October 2021 for U.S. Region

Mastercard will revise the Stand-In Account File listing time frame requirement for fraud chargebacks to either 180-calendar days or until card expiration, whichever is shorter. This reduced timeline will streamline the fraud chargeback process.

A transaction performed with an account listed in the Stand-In Account File for a captured card will be declined if routed to Stand-In processing. Stand-in processing is a standard Mastercard service that responds to authorization requests routed to the Mastercard Network on behalf of the issuer.

k. AMERICAN EXPRESS® Dispute Changes

- Effective April 2021 for U.S. Region

American Express has converted reason code F24 “Multiple ROCs” (Record of Charge) to “No Valid Authorization and reintroduced F14 “No Signature Obtained” and renamed as “Multiple ROCs”.

F14 “Multiple ROCs” is utilized when a cardholder claims they did not participate in additional and subsequent transactions with the merchant.

I. STAR® Dispute Changes

- Effective October 2021 for U.S. Region

Star will reduce dispute cycles for Retrievals, First Chargebacks, and Pre-Compliance to 30 calendar days. Merchant response timeframes will not change.

2. FINANCIAL CHANGES

a. MASTERCARD Transaction Processing Excellence Program

- Effective October 2021 for Asia Pacific Region

Mastercard will introduce a new commercial prepaid product code SBP (Small Business Prepaid) to allow qualification at existing Interregional, Intracountry, and AP Intraregional interchange programs.

INTERREGIONAL INTERCHANGE PROGRAMS		
IRD	Descriptor	Rate
61	MC-INTER COMM STD REFUND	1.80% + \$0.00
61	MC-CORP BUSINESS INTL FLT	2.00% + \$0.00
61	MC-CORPORATE INTL NON-U	2.00% + \$0.00
LD	MC-REG COMM UST INT (DB)	0.05% + \$0.21
LF	MC-RG F ADJ CM USTINT (DB)	0.05% + \$0.22

INTRAREGIONAL INTERCHANGE PROGRAMS		
IRD	Descriptor	Rate
61	MC-AP INTRA COMMERCIAL STD	2.00% + \$0.00
61	MC-AP INTRA COMM STD REFUND	1.80% + \$0.00
69	MC-AP RGN COMM LRG TCKT	0.05% + \$5.00
LD	MC-REGULATED UST COMM INTR (DB)	0.05% + \$0.21
LF	MC-REG W FRO UST CMM INTR (DB)	0.05% + \$0.22

b. MASTERCARD Transaction Processing Excellence Program

- Effective October 2021 / January 2022 for Asia Pacific Region

November 2021 / January 2022 for U.S. Region

Mastercard will introduce a Merchant Advice Code Transaction Processing Excellence Program. Merchant Advice Codes (MACs) are a set of codes to enable issuers to communicate additional information regarding a transaction response.

MACs will be communicated by Mastercard to identify Card-Not-Present (CNP) authorizations that will ultimately be declined.

CNP reattempts on the same card, at the same merchant, and with the same transaction amount with MAC values, 03 (closed account or fraudulent) and 21 (cardholder canceled agreement) within a 30-day period will result in fees.

MAC Transaction Processing Excellence Program - Asia Pacific Region		
Fee Descriptor	Effective Date	Fee
MC TPE ACQ MERCH ADVICE CODE	October 2021	\$0.10
	January 2022	\$0.25
MAC Transaction Processing Excellence Program - U.S. Region		
Fee Descriptor	Effective Date	Fee
MC TPE ACQ MERCH ADVICE CODE	November 2021	\$0.02
	January 2022	\$0.03

c. MASTERCARD Variable Interchange Program Expansion

- Effective October 2021

Mastercard will add new commercial credit product codes to the existing Variable Interchange Program (VIP). This addition will help drive Business-to-Business activity.

Visit Mastercard for additional details.

d. MASTERCARD Acquirer Credential Continuity Program

- Effective August 2021 for U.S. Region

Mastercard will assess a fee for each recurring payment completed with outdated account credentials at least ten calendar days after an issuer update to the Automatic Billing Updater (ABU) database. The fee applies to Card-Not-Present (CNP) and recurring transaction merchants who process over 100 recurring transactions per month and will apply regardless of the authorization response code.

Fee Program	Rate
Acquirer Credential Continuity Program	\$0.03

e. MASTERCARD Restructuring of Network Assessment, MIP Connectivity and File Transmission Fees

- Effective October 2021 for U.S. Region

Mastercard will restructure the Network Access, MIP and File Transmission fees and replace with one single flat fee for authorization and a separate fee for clearing.

Fee Program	Rate
MC Auth Connectivity	\$0.00224 per kilobyte
MC Clear Connectivity	\$0.00224 per kilobyte

f. INTERLINK® System Integrity Fee

- Effective April 2022 for U.S. Region

Interlink will implement a fee for “Issuer will never approve reattempt.” To avoid this fee do not reattempt these transactions.

Fee Program	Rate
Issuer Will Never Approve-Repeat	\$0.10

g. STAR AccessSM Front of Card Pricing Changes

- Effective February 2022 for U.S. Region

REFER TO APPENDIX A FOR FRONT OF CARD PRICING CHANGES

STAR will introduce new issuer Interchange Group Identifiers (IGIs). The new IGI/BIN formation will identify and assess applicable interchange rates for each transaction in accordance with Star pricing updates. Transactions will be assigned new/revised Interchange Programs based on card type and IGI values assigned by STAR.

Issuer differentiations for the New STAR Pricing Structure:

- Series 1 - STAR enabled cards with BINs that begin with a 4
- Series 2 - STAR enabled cards with BINs that begin with a 2, 3, 5, or 6
- Series 3 - STAR enabled cards with BINs not in Series 1 or Series 2
- Other - STAR enabled cards with other pricing BIN requirements

3. VALUE ADDED RESELLER (VAR) NOTIFICATIONS

Merchants not directly processing their transactions through Bank of Hawaii are advised to work with their systems' providers to implement the changes as shown below. Please reach out to your Value Added Reseller (VAR).

a. VISA Option to Support Visa Secure Credential Framework

- Effective October 2021 – Optional / April 2022 - Mandatory

Visa will implement changes to the V.I.P. and BASE II Systems to support a new field and value in POS authorization and purchase transactions including Account Funding Transactions (AFTs), Original Credit Transactions (OCTs), adjustments, and reversals.

Visa will implement a new subfield in the existing Field – Additional Response Data

Valid Values: 1 – Token Program, Space – Not Applicable

October 2021, receiving the new field is **optional**.

April 2022, receiving the new value in messages and returning it in clearing transactions is **mandatory**.

b. VISA Updates to Existing Commercial Fee Programs

- Effective April 2022

Visa will add a new Industry-Specific Data – Commercial Card EMV Fleet Service addendum containing the Business Format Code FT (Commercial Card EMV Fleet Service) to fee program edit criteria existing fee programs.

c. Visa Requirements for Changes to Visa Fleet Transactions

- Effective October 2021 for U.S. Region - Optional

April 2022 for U.S. Region – Mandatory

Visa will change Visa Fleet transactions to allow for more data, flexibility, and controls. Visa Fleet cards used at fuel merchants for fuel and non-fuel purchases are identified by specific fields and values and can occur in-store, identified by MCC 5541 (Service stations (with or without ancillary services)), and at the fuel pump, identified by MCC 5542 (Automated fuel dispensers). When a Visa Fleet card is used, certain fields and values will be required to be present in a transaction, depending on what is purchased and which POS terminal the transaction occurs.

October 2021, fuel merchants may **optionally** support the changes.

April 2022, fuel merchants **must support** the changes to V.I.P. and BASE II for fuel and non-fuel purchase transactions, both in-store and Automated Fuel Dispenser (AFD).

d. American Express Mobile Device Transaction Enhancements

- Effective October 2021

American Express will update authorization requests to include new Subfield 8 – Terminal Classification Code within the National Use Data Field (DF 60) to identify transactions originating from a mobile device.

e. American Express New Response Codes

- Effective October 2021

American Express will add two new authorization response codes to allow issuers to provide merchants with specific detail of why a transaction was declined.

Response Code	Description
116	Not Sufficient Funds
121	Limit Exceeded

f. American Express / JCB – JCB IIN Range Expansion

- Effective April 2022

JCB will begin issuing cards under new IIN Ranges.

JCB IIN Range	Descriptor
30880000-30949999	Consumer Credit Premium
31120000-31209999	Consumer Credit Premium
33370000-33499999	Consumer Credit Premium
30960000-31029999	Consumer Credit Premium
31580000-31599999	Consumer Credit Premium

g. Interlink Mandate to Support Response Code Processing

- Effective October 2021 for U.S. Region

Interlink will require support for certain existing response codes and the ability to receive original response codes in response messages.

The existing response codes will no longer be converted to response code 05, with the exception of certain values.

h. Interlink Mandate to Support Response Code Processing

- Effective April 2022 for U.S. Region

Interlink will require support of Dynamic Key Exchange (DKE) at a Processor Control Record (PCR) or station-level. Acquirer endpoints will no longer be required to provide an encryption rule identifier in the Forwarding Institution Identification Code in the DKE message.

i. STAR Access Clearing File Update to No Show Indicator

- Effective October 2021 for U.S. Region

STAR Access will require a change to the value to represent a No Show for a Lodging and Cruise Line transaction in the STAR Access Clearing File Layout.

4. REMINDERS ABOUT PREVIOUS CHANGES

a. Visa EMV Contactless Acceptance Requirements

All merchants who choose to accept contactless card payments must support EMV contactless card acceptance. Magnetic stripe contactless card acceptance is being phased out. Visa may assess fines and penalties if your contactless transactions do not meet Visa's technology standards.

If you rent terminals or PIN Pad devices from Bank of Hawaii, that equipment is capable of being upgraded to EMV contactless card acceptance. If you are considering EMV contactless card acceptance, please contact us at 808-694-7300 to determine what, if anything, needs to be done to activate your equipment.

Merchants that use third party Service Providers for maintaining their POS Systems should contact that provider to determine what is required to allow acceptance of EMV contactless payments and discontinue legacy magnetic stripe contactless card acceptance.

b. Data Security Requirement when using POS Integrators and Resellers

If you choose to use a vendor that sells, installs, and/or services point-of-sale software applications, you must use a Qualified Integrator and Reseller (QIR). A list of qualified companies is available at:

https://www.pcisecuritystandards.org/assessors_and_solutions/qualified_integrators_and_resellers

c. Use of Firewalls for your Payment System's Security

Proper configuration and maintenance of your organization's firewall is important to its computer network security. If your organization is not familiar with how to configure a firewall to protect its payment systems, you should seek the advice of a computer network professional with PCI DSS accreditations and experience, or consider PCI DSS compliant managed firewall service programs.

5. FOR MORE INFORMATION

For information about Rates, Fees, Rules and Regulations, please visit the Card Brand's website or call us at (808) 694-7300.

Visa Rates & Rules: <https://usa.visa.com/support/small-business/regulations-fees.html>

Mastercard Rates & Rules: <https://www.mastercard.us/en-us/merchants.html>

APPENDIX A

STAR AccessSM Front of Card Pricing Changes

- Effective February 2022 for U.S. Region

Transactions will be assigned new/revised Interchange Programs based on card type and IGI values assigned by STAR.

New STAR IGI	Descriptor	Current Rate	New Rate
100	ST-GROC/WH CLUB S1 STD (DB)	0.00% + \$0.29	0.00% + \$0.30
100	ST-GROC/WH CLUB S2 STD (DB)	N/A	1.05% + \$0.15
100	ST-GROC/WH CLUB S2 STD CAP (DB)	N/A	0.00% + \$0.35
100	ST-GROC/WH CLUB S3 STD (DB)	N/A	1.05% + \$0.15
100	ST-GROC/WH CLUB S3 STD CAP (DB)	N/A	0.00% + \$0.35
100	ST-GROC/WHCLUBS S1 CHCE (DB)	0.00% + \$0.30	No Change
100	ST-GROC/WHCLUB S2 CHCE (DB)	1.05% + \$0.15	No Change
100	ST-GROC/WHCLB S2 CHCE CAP (DB)	0.00% + \$0.35	No Change
100	ST-GROC/WH CLUB S3 CHCE (DB)	N/A	1.05% + \$0.15
100	ST-GROC/WH CLUB S3 CHCE CAP (DB)	N/A	0.00% + \$0.35
200	ST-RETSVCSTATN S1 STD (DB)	0.80% + \$0.15	No Change
200	ST-RETSVCSTATN S1 STD CAP (DB)	0.00% + \$0.85	0.00% + \$0.95
200	ST-RETSVCSTATN S2 STD (DB)	N/A	0.70% + \$0.17
200	ST-RETSVCSTATN S2 STD CAP (DB)	N/A	0.00% + \$0.95
200	ST-RETSVCSTATN S3 STD (DB)	N/A	0.70% + \$0.17
200	ST-RETSVCSTATN S3 STD CAP (DB)	N/A	0.00% + \$0.95
200	ST-RET SVCSTATION S1 CHCE (DB)	0.80% + \$0.15	No Change
200	ST-RETSVSTATN S1 CHCE CAP (DB)	0.00% + \$0.95	No Change
200	ST-RET SVC STATN S2 CHCE (DB)	0.70% + \$0.17	No Change
200	ST-RETSVSTATN S2 CHCE CAP (DB)	0.00% + \$0.95	No Change
200	ST-RETSVCSTATN S3 CHCE (DB)	N/A	0.70% + \$0.17
200	ST-RETSVCSTATN S3 CHCE CAP (DB)	N/A	0.00% + \$0.95
250	ST-AFD S1 STD (DB)	0.77% + \$0.145	0.80% + \$0.15
250	ST-AFD S1 STD CAP (DB)	0.00% + \$0.85	0.00% + \$0.95
250	ST-AFD S2 STD (DB)	N/A	0.70% + \$0.17
250	ST-AFD S2 STD CAP (DB)	N/A	0.00% + \$0.95

New STAR IGI	Descriptor	Current Rate	New Rate
250	ST-AFD S3 STD (DB)	N/A	0.70% + \$0.17
250	ST-AFD S3 STD CAP (DB)	N/A	0.00% + \$0.95
250	ST-AFD S1 CHCE (DB)	0.80% + \$0.15	No Change
250	ST-AFD S1 CHCE CAP (DB)	0.00% + \$0.95	No Change
250	ST-AFD S2 CHCE (DB)	0.70% + \$0.17	No Change
250	ST-AFD S2 CHCE CAP (DB)	0.00% + \$0.95	No Change
250	ST-AFD S3 CHCE (DB)	N/A	0.70% + \$0.17
250	ST-AFD S3 CHCE CAP (DB)	N/A	0.00% + \$0.95
300	ST-RETAIL S1 STD (DB)	0.80% + \$0.145	0.80% + \$0.15
300	ST-RETAIL S2 STD (DB)	N/A	1.05% + \$0.15
300	ST-RETAIL S3 STD (DB)	N/A	1.05% + \$0.15
300	ST-RETAIL S1 CHCE (DB)	0.80% + \$0.15	No Change
300	ST-RETAIL S2 CHCE (DB)	1.05% + \$0.15	No Change
300	ST-RETAIL S3 CHCE (DB)	N/A	1.05% + \$0.15
350	ST-RETL KEY ENTRY S1 STD (DB)	1.65% + \$0.145	1.65% + \$0.15
350	ST-RETL KEY ENTRY S2 STD (DB)	N/A	1.65% + \$0.15
350	ST-RETL KEY ENTRY S3 STD (DB)	N/A	1.65% + \$0.15
350	ST-RETL KEY ENTRY S1 CHCE (DB)	1.65% + \$0.15	No Change
350	ST-RETL KEY ENTRY S2 CHCE (DB)	1.65% + \$0.15	No Change
350	ST-RETL KEY ENTRY S3 CHCE (DB)	N/A	1.65% + \$0.15
400	ST-RESTAURANT S1 STD (DB)	1.17% + \$0.10	1.19% + \$0.10
400	ST-RESTAURANT S2 STD (DB)	N/A	1.19% + \$0.10
400	ST-RESTAURANT S3 STD (DB)	N/A	1.19% + \$0.10
400	ST-RESTAURANT S1 CHCE (DB)	1.19% + \$0.10	No Change
400	ST-RESTAURANT S2 CHCE (DB)	N/A	1.19% + \$0.10
400	ST-RESTAURANT S3 CHCE (DB)	N/A	1.19% + \$0.10
500	ST-ECOMMERCE S1 STD (DB)	1.63% + \$0.15	1.65% + \$0.15
500	ST-ECOMMERCE S2 STD (DB)	N/A	1.65% + \$0.15
500	ST-ECOMMERCE S3 STD (DB)	N/A	1.65% + \$0.15
500	ST-ECOMMERCE S1 CHCE (DB)	1.65% + \$0.15	No Change
500	ST-ECOMMERCE S2 CHCE (DB)	N/A	1.65% + \$0.15
500	ST-ECOMMERCE S3 CHCE (DB)	N/A	1.65% + \$0.15
550	ST-CARD NOT PRES S1 STD (DB)	1.63% + \$0.15	1.65% + \$0.15

New STAR IGI	Descriptor	Current Rate	New Rate
550	ST-CARD NOT PRES S2 STD (DB)	N/A	1.65% + \$0.15
550	ST-CARD NOT PRES S3 STD (DB)	N/A	1.65% + \$0.15
550	ST-CARD NOT PRES S1 CHCE (DB)	1.65% + \$0.15	No Change
550	ST-CARD NOT PRES S2 CHCE (DB)	N/A	1.65% + \$0.15
550	ST-CARD NOT PRES S3 CHCE (DB)	N/A	1.65% + \$0.15
600	ST-BILLPAY/UTILITY S1 STD (DB)	0.00% + \$0.64	0.00% + \$0.65
600	ST-BILLPAY/UTILITY S2 STD (DB)	N/A	0.00% + \$0.65
600	ST-BILLPAY/UTILITY S3 STD (DB)	N/A	0.00% + \$0.65
600	ST-BILLPY/UTILITY S1 CHCE (DB)	0.00% + \$0.65	No Change
600	ST-BILLPY/UTILITY S2 CHCE (DB)	N/A	0.00% + \$0.65
600	ST-BILLPY/UTILITY S3 CHCE (DB)	N/A	0.00% + \$0.65
650	ST-SERV INDUST S1 STD (DB)	0.65% + \$0.15	No Change
650	ST-SERV INDUST S1 STD CAP (DB)	0.00% + \$2.00	No Change
650	ST-SERV INDUST S2 STD (DB)	N/A	0.80% + \$0.25
650	ST-SERV IN DUST S2 STD (DB)	N/A	0.80% + \$0.25
650	ST-SERV INDUST S1 CHCE (DB)	0.64% + \$0.15	0.65% + \$0.15
650	ST-SERV INDUST S1 CHCE CAP (DB)	0.00% + \$2.00	No Change
650	ST-SERV INDUST S2 CHCE (DB)	N/A	0.80% + \$0.25
650	ST-SERV INDUST S3 CHCE (DB)	N/A	0.80% + \$0.25
700	ST-T&E CARD PRES S1 STD (DB)	1.17% + \$0.10	1.19% + \$0.10
700	ST-T&E CARD PRES S2 STD (DB)	N/A	1.15% + \$0.10
700	ST-T&E CARD PRES S3 STD (DB)	N/A	1.15% + \$0.10
700	ST-T&E CARD PRES S1 CHCE (DB)	1.19% + \$0.10	No Change
700	ST-T&E CARD PRES S2 CHCE (DB)	1.15% + \$0.10	No Change
700	ST-T&E CARD PRES S3 CHCE (DB)	N/A	1.15% + \$0.10
750	ST-T&E CNP S1 STD (DB)	1.68% + \$0.15	1.70% + \$0.15
750	ST-T&E CNP S2 STD (DB)	N/A	1.65% + \$0.15
750	ST-T&E CNP S3 STD (DB)	N/A	1.70% + \$0.15
750	ST-T&E CNP S1 CHCE (DB)	1.70% + \$0.15	No Change
750	ST-T&E CNP S2 CHCE (DB)	1.65% + \$0.15	No Change
750	ST-T&E CNP S3 CHCE (DB)	N/A	1.70% + \$0.15
800	ST-SMALL TICKET S1 STD (DB)	1.55% + \$0.04	No Change
800	ST-SMALL TICKET S2 STD (DB)	N/A	1.55% + \$0.04

New STAR IGI	Descriptor	Current Rate	New Rate
800	ST-SMALL TICKET S3 STD (DB)	N/A	1.55% + \$0.04
800	ST-SMALL TICKET S1 CHCE (DB)	N/A	1.55% + \$0.04
800	ST-SMALL TICKET S2 CHCE (DB)	N/A	1.55% + \$0.04
800	ST-SMALL TICKET S3 CHCE (DB)	N/A	1.55% + \$0.04
900	ST-BASE S1 STD (DB)	1.90% + \$0.25	No Change
900	ST-BASE S2 STD (DB)	N/A	1.90% + \$0.25
900	ST-BASE S3 STD (DB)	N/A	1.90% + \$0.25
900	ST-BASE S1 CHCE (DB)	N/A	1.90% + \$0.25
900	ST-BASE S2 CHCE (DB)	N/A	1.90% + \$0.25
900	ST-BASE S3 CHCE (DB)	N/A	1.90% + \$0.25
100	ST-GROC/WHCLUBS S1 CHCE1 (DB)	N/A	0.00% + \$0.29
100	ST-GROC/WH CLUB S1 STD1 (DB)	N/A	0.00% + \$0.29
200	ST-RET SVCSTATIN S1 CHCE1 (DB)	N/A	0.73% + \$0.155
200	ST-RETSVSTAT S1 CHCE1 CAP (DB)	N/A	0.00% + \$0.85
200	ST-RETSVCSTATN S1 STD1 (DB)	N/A	0.73% + \$0.155
200	ST-RETSVCSTAT S1 STD1 CAP (DB)	N/A	0.00% + \$0.85
250	ST-AFD S1 CHCE1 (DB)	N/A	0.77% + \$0.145
250	ST-AFD S1 CHCE1 CAP (DB)	N/A	0.00% + \$0.85
250	ST-AFD S1 STD1 (DB)	N/A	0.77% + \$0.145
250	ST-AFD S1 STD1 CAP (DB)	N/A	0.00% + \$0.85
300	ST-RETAIL S1 CHCE1 (DB)	N/A	0.80% + \$0.145
300	ST-RETAIL S1 STD1 (DB)	N/A	0.80% + \$0.145
350	ST-RETL KEYENTRY S1 CHCE1 (DB)	N/A	1.65% + \$0.145
350	ST-RETL KEY ENTRY S1 STD1 (DB)	N/A	1.65% + \$0.145
400	ST-RESTAURANT S1 CHCE1 (DB)	N/A	1.17% + \$0.10
400	ST-RESTAURANT S1 STD1 (DB)	N/A	1.17% + \$0.10
500	ST-ECOMMERCE S1 CHCE1 (DB)	N/A	1.63% + \$0.15
500	ST-ECOMMERCE S1 STD1 (DB)	N/A	1.63% + \$0.15
550	ST-CARD NOT PRES S1 CHCE1 (DB)	N/A	1.63% + \$0.15
550	ST-CARD NOT PRES S1 STD1 (DB)	N/A	1.63% + \$0.15
600	ST-BILPY/UTILITY S1 CHCE1 (DB)	N/A	0.00% + \$0.64
600	ST-BILPAY/UTILITY S1 STD1 (DB)	N/A	0.00% + \$0.64
650	ST-SE RV INDUST S1 CHCE1 (DB)	N/A	0.64% + \$0.15

New STAR IGI	Descriptor	Current Rate	New Rate
650	ST-SERV INDUS S1 CHCE1 CAP (DB)	N/A	0.00% + \$2.00
650	ST-SE RV INDUST S1 STD1 (DB)	N/A	0.64% + \$0.15
650	ST-SERV INDUS S1 STD1 CAP (DB)	N/A	0.00% + \$2.00
700	ST-T&E CARD PRES S1 CHCE1 (DB)	N/A	1.17% + \$0.10
700	ST-T&E CARD PRES S1 STD1 (DB)	N/A	1.17% + \$0.10
750	ST-T&E CNP S1 CHCE1 (DB)	N/A	1.68% + \$0.15
750	ST-T&E CNP S1 STD1 (DB)	N/A	1.68% + \$0.15
800	ST-SMALL TICKET S1 CHCE1 (DB)	N/A	1.55% + \$0.04
800	ST-SMALL TICKET S1 STD1 (DB)	N/A	1.55% + \$0.04
900	ST-BASE S1 CHCE1 (DB)	N/A	1.90% + \$0.25
900	ST-BASE S1 STD1 (DB)	N/A	1.90% + \$0.25