

## Important Notice of Changes Bank of Hawaii Merchant Services – Spring 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 Changes**

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

##### **- Effective April 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. To avoid these *per transaction* fees all authorizations should be properly settled or reversed.

<b>Description</b>	<b>Amount</b>
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 April 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. 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.

**c. 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. Additional information will be provided as it becomes available

**d. VISA System Integrity - Excess Authorization Reattempts**

**- Effective April 2021 for U.S. Region**

Visa will implement an **Excess Reattempt Fee** for each authorization reattempt in **excess of 15 over a 30-day period**. To avoid this fee, merchants may use decline response codes to determine whether an authorization reattempt may be approved or whether updated payment information should be requested from their customer prior to reattempting the transaction.

<b>Excess Reattempt Fee</b>	
Domestic	Cross Border
\$0.10	\$0.15

**e. DISCOVER® Positive Authorization Response Requirement**

**- Effective April 2021 for U.S. Region**

Discover will require merchants **obtain a positive Authorization Response for all sales and credits** and will no longer support Downtime and Stand-in Authorizations. Failure to obtain a positive authorization response may increase the risk and expense of chargebacks.

**f. DISCOVER Dispute EMV® Liability Shift Rule Change**

**- Effective April 2021**

Discover will allow an Issuer to initiate a Ticket Retrieval or Chargeback of a magnetic stripe Card Transaction using a Chip Card where the POS Device does not support an EMV transaction. This liability shift will allow the card issuer to recover a fraud loss from the merchant when an EMV chip card is used at a non-EMV-enabled device.

*The EMV chip embedded on credit and debit cards encrypts information, making this technology significantly more secure whereas, a traditional magnetic stripe card can be duplicated. If you are not currently using an EMV-capable-device and are considering this option to reduce your risk of card fraud losses, please call Bank of Hawaii at 808-694-7300.*

**g. AMERICAN EXPRESS® OptBlue™ Dispute Change**

**- Effective April 2021 for U.S. Region**

American Express will permanently extend the chargeback representment timeframe for OptBlue participants from 20 to 30 calendar days. Chargeback representment occurs when the merchant submits evidence as proof a transaction was properly completed.

**h. DISCOVER Incremental Authorization**

**- Effective April 2021 for U.S. Region**

Discover will update Incremental Authorizations to include additional Merchant Category Codes (MCCs). Incremental Authorizations may be used to increase the total amount authorized if the amount of the initial authorization is insufficient. Incremental authorizations may not be used once the original transaction has been settled.

<b>MCC</b>	<b>MCC Description</b>	<b>Additional Requirement</b>
5411	Grocery Stores and Supermarkets	Card-Not-Present transactions only
7523	Parking Lots, Parking Meters, and Garages	N/A

## **2. Financial Changes**

### **a. VISA Commercial Prepaid Fee Programs**

**-Effective April 2021 for U.S. Region**

#### **REFER TO APPENDIX A FOR CHANGES TO THE COMMERCIAL PREPAID FEE PROGRAM**

Visa will revise the Visa commercial prepaid programs affecting Visa Corporate, Visa Business, and Visa Purchasing prepaid purchase and account funding transactions.

These changes will modify the interchange rates assessed on Visa Corporate prepaid transactions. Visa Corporate prepaid products will be assessed a single rate on transactions qualifying for Custom Payment Services (CPS). In addition, the fee descriptor for Visa Business and Visa Purchasing prepaid transactions will be changed.

### **b. VISA Small Ticket Interchange Fee Programs for Visa Consumer Credit Transactions**

**-Effective April 2021 for U.S. Region**

#### **REFER TO APPENDIX B FOR SMALL TICKET INTERCHANGE FEE PROGRAMS FOR VISA CONSUMER CREDIT TRANSACTIONS**

Visa will revise the Visa Consumer credit purchase transactions that qualify with the CPS/Small Ticket program. In addition, Visa will introduce a new small ticket fee program for certain MCCs.

### **c. VISA New Merchant Segment Interchange Rates for Visa Consumer Credit Transactions**

**-Effective April 2021 for U.S. Region**

#### **REFER TO APPENDIX C FOR NEW MERCHANT SEGMENT INTERCHANGE RATES FOR VISA CONSUMER CREDIT TRANSACTIONS**

Visa will implement New Merchant Segment interchange fee programs that will apply to Visa Consumer credit purchase transactions. These new fee programs may enhance acceptance and usage of Visa products.

**d. VISA New Product 1 and Product 2 Interchange Programs for Visa Consumer Credit Transactions**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX D FOR NEW PRODUCT 1 AND PRODUCT 2 INTERCHANGE PROGRAMS FOR VISA CONSUMER CREDIT TRANSACTIONS**

Visa will rename and revise the CPS-qualified transaction interchange rates and no longer assess existing product-specific and CPS fee descriptors and rates to Visa Consumer credit purchase transactions. Card-Not-Present CPS-qualified transactions will be referred to as Product 1 and Card-Present CPS-qualified transactions will be referred to as Product 2.

**e. VISA Revisions to CPS/Retail Credit Thresholds**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX E FOR REVISIONS TO CPS/RETAIL CREDIT THRESHOLDS**

Visa will revise the CPS/Retail Credit Threshold 1, 2 and 3 program and rates as well as expand program eligibility to Visa Signature, Visa Signature Preferred, and Visa Infinite to allow these products to qualify for Retail Credit Thresholds.

**f. VISA Revised Rates for Visa Consumer Credit Account Funding Transactions**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX F FOR REVISED RATES FOR VISA CONSUMER CREDIT ACCOUNT FUNDING TRANSACTIONS**

Visa will revise Descriptors and one Rate for Visa Consumer Credit Account Funding Transactions that meet CPS/Account Funding criteria.

**g. VISA Revisions to Business Credit, Corporate Credit and Purchasing Credit Fee Programs for Non-Travel Service Transactions**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX G FOR REVISIONS TO BUSINESS CREDIT, CORPORATE CREDIT AND PURCHASING CREDIT FEE PROGRAMS FOR NON-TRAVEL SERVICE TRANSACTIONS**

Visa will revise the assessment of existing Business, Corporate, and Purchasing fee programs for non-Travel Service transactions that meet CPS/Retail Key Entry requirements. Transactions qualifying for CPS/Retail Key Entry will no longer qualify for card-present interchange rates on Visa Business credit, Visa Purchasing credit and Visa Corporate credit products. This revision supports EMV and chip technology as the preferred Point-of-Sale Entry Mode.

**h. VISA Revised Rates for Existing Consumer Credit and Commercial Credit Fee Programs**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX H FOR REVISED RATES FOR EXISTING CONSUMER CREDIT AND COMMERCIAL CREDIT FEE PROGRAMS**

Visa will revise Visa Consumer Credit and Visa Commercial Credit transaction interchange rates.

**i. VISA Revised U.S. Acquirer Pricing**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX I FOR REVISED U.S. ACQUIRER PRICING**

Visa will revise the Account Verification Fee and the Network Acquirer Processing Fee (NAPF).

**j. Mastercard Introducing New Small Ticket Interchange Rates for Consumer Credit in the U.S. Region**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX J FOR NEW SMALL TICKET INTERCHANGE RATES FOR CONSUMER CREDIT IN THE U.S. REGION**

Mastercard will introduce ten new consumer credit, small-ticket interchange rate designators (IRDs) for transactions of \$5.00 or less. The new IRDs lower interchange costs for small-ticket purchases of \$5.00 or less.

**k. DISCOVER Revised U.S. Consumer Adjustment Voucher Program Rates**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX K FOR REVISED U.S. CONSUMER ADJUSTMENT VOUCHER PROGRAM RATES**

Discover will no longer provide a refund of the interchange rates when processing a refund to the cardholder.

**I. DISCOVER Revised Fees**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX L FOR REVISED FEES**

Discover will revise the Network Authorization Fee, Data Usage Charge, Account Updater Fee, and New Program Integrity Fee, as well as introduce a new Ticket Retrieval Fee.

**m. AMERICAN EXPRESS New OptBlue Debit Product**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX M FOR NEW OPTBLUE DEBIT PRODUCT**

American Express will introduce a new OptBlue debit card and four new Debit Product Codes. This new product will not offer PIN functionality.

**n. AMERICAN EXPRESS Revised Acquirer Assessment Fee**

**-Effective April 2021 for U. S. Region**

**REFER TO APPENDIX N FOR REVISED ACQUIRER ASSESSMENT FEE**

American Express will revise the Acquirer Assessment Fee. This fee will apply to all American Express sales transactions but will not be assessed on refunds/returns.

**o. AMERICAN EXPRESS Revised Inbound Fee**

**-Effective April 2021 for U. S. Region**

**REFER TO APPENDIX O FOR REVISED ACQUIRER ASSESSMENT**

American Express will revise the Inbound Fee for non-U.S. issued cards.

**p. STAR Access<sup>SM</sup> POS Interchange Group Identifier Pricing Enhancements**

**-Effective February 2021 for U.S. Region**

**REFER TO APPENDIX P FOR REVISED POS INTERCHANGE GROUP IDENTIFIER PRICING ENHANCEMENTS**

Star<sup>®</sup> announced new pricing structures for Star Access unregulated transactions.

**q. NYCE® Fee Revision**

**-Effective February 2021 for U.S. Region**

**REFER TO APPENDIX Q FOR FEE REVISION**

NYCE Network revised the POS Merchant Transaction (Switch) fee for certain POS volumes.

**r. Pulse® Fee Revisions**

**-Effective April 2021 for U.S. Region**

**REFER TO APPENDIX R FOR FEE REVISIONS**

Pulse will revise the PIN POS and PULSE PAY® Express Switch Fees for unregistered merchants.

Pulse will add several Merchant Category Codes (MCCs) to PINless Bill Pay pricing Category 2 for recurring consumer payments. Interchange rates will not change.

**s. STAR® Acquiring License Fee**

**-Effective July 2021 for U.S. Region**

**REFER TO APPENDIX S FOR ACQUIRING LICENSE FEE**

STAR Network will revise the STAR Acquiring License Fee. This fee will be assessed for each approved STAR POS and STAR Internet transaction.

**t. ACCEL® Acquiring License Fee**

**Effective July 2021 for U.S. Region**

**REFER TO APPENDIX T FOR ACQUIRING LICENSE FEE**

ACCEL Network will revise the Accel Acquiring License Fee. This fee will be assessed for each approved Accel POS Transaction and Accel E-commerce Transaction.



### **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. Mastercard Identity Check Program New Authentications**

Mastercard is defining new authentication approaches, merchant whitelisting and issuer decoupled, as part of the Identity Check™ program to fully authenticate Security Level Indicator (SLI) value 212. Authorization and clearing platforms will be updated to support Identity Check Insights with SLI value 214. Because of this change, approval rates may increase.

#### **b. NYCE Point of Service (POS) Entry Mode Card-on-File**

NYCE transactions for Card-on-File (COF) will be identified with a value of "10".

#### **c. Culiance® Point of Service (POS) Entry Mode Card-on-File**

Culiance transactions for Card-on-File (COF) will be identified with a value of "10".

### **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](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**

**VISA Commercial Prepaid Fee Program**

**-Effective April 2021 for U.S. Region**

- a. Visa **Travel and Non-Travel prepaid** transactions that are CPS-qualified for any CPS program will receive a new Corporate Prepaid fee descriptor and rate.

<b>Current Fee Descriptor</b>	<b>Current Rate</b>	<b>New Fee Descriptor</b>	<b>New Rate</b>
Non-Qual Comm PP	2.95% + \$0.10	Non-Qual Corp PP	2.95% + \$0.10
US Comm CNP PP	2.65% + \$0.10	Corp PP	2.65% + \$0.10
US Comm RTL PP	2.15% + \$0.10		

- b. Visa will revise the Visa Commercial fee program name and descriptors for Visa Business and Visa Purchasing prepaid transactions.

<b>Current Fee Program Name</b>	<b>Current Fee Descriptor</b>	<b>New Fee Program Name</b>	<b>New Fee Descriptor</b>
Commercial Retail Prepaid	US COMM RTL PP	Business and Purchasing Retail Prepaid	BUS PUR RTL PP
Commercial Card-Not-Present Prepaid	US COMM CNP PP	Business and Purchasing Card-Not-Present Prepaid	BUS PUR CNP PP
Non-Qualified Commercial Prepaid	NON QUAL COMM PP	Non-Qualified Business and Purchasing Prepaid	NONQL BUS PP

**APPENDIX B**

**VISA Small Ticket Interchange Fee Programs for Visa Consumer Credit Transactions**

**-Effective April 2021 for U.S. Region**

- a. Visa will revise the Visa Consumer credit purchase transactions that meet the CPS/Small Ticket fee edit criteria.

<b>Fee Program</b>	<b>Product</b>	<b>Current Fee Descriptor</b>	<b>New Fee Descriptor</b>	<b>Rate</b>
CPS/Small Ticket Credit	Visa Traditional	CPS/SML TKT CR	SSTN GOV SML TKT	1.65% + \$0.04
	Visa Traditional Rewards			
	Visa Signature			
	Visa Infinite (spend not-qualified)			

- b. Visa will implement a new Product-Specific Small Ticket fee program for select MCCs applicable for Visa Consumer credit purchase transactions that meet the fee edit criteria for CPS/Small Ticket Credit.

<b>Qualify CPS Program</b>	<b>Product</b>	<b>New Fee Descriptor</b>	<b>New Rate</b>
CPS/Small Ticket	Visa Traditional	VT VTR SM TKT	1.90% + (minimum 0.04)
	Visa Traditional Rewards		
	Visa Signature	VS VIN SM TKT	2.20% + (minimum 0.04)
	Visa Infinite (spend not-qualified)		
	Visa Signature Preferred	VSP VIQ SM TKT	2.20% + (minimum 0.04)
	Visa Infinite (spend -qualified)		

- c. Visa Consumer credit transaction and Merchant Category Code (MCC) revisions that meet CPS/Small Ticket fee edit criteria.

<b>Visa Consumer Credit Product</b>	<b>MCC</b>	<b>Fee Descriptor</b>	<b>Rate</b>
Visa Traditional Visa Traditional Rewards Visa Signature Visa Infinite (spend not-qualified)	5541, 9211 9222, 9311 9399	SSTN GOV SML TKT	1.65% + \$ 0.04
Visa Signature Preferred Visa Infinite (spend-qualified)	5541	FUEL CONS CR	1.15% + \$0.25 (maximum 1.10)
	9211, 9222 9311, 9399	CPS/GOVNMT CR	1.55% + \$0.10

<b>Visa Consumer Credit Product</b>	<b>MCC</b>	<b>Fee Descriptor</b>	<b>Rate</b>
Visa Traditional Visa Traditional Rewards	4111, 4112, 4131, 5310, 5331, 5399,	VT VTR SM TKT	1.90% (minimum 0.04)
Visa Signature Visa Infinite (spend not-qualified)	5499, 5552, 7211, 7216, 7523, 7542,	VS VIN SM TKT	2.20% (minimum \$0.04)
Visa Signature Preferred Visa Infinite (spend-qualified)	7800, 7832, 7994, 7995	VSP VIQ SM TKT	2.20% (minimum \$0.04)

## APPENDIX C

### VISA New Merchant Segment Interchange Rates for Visa Consumer Credit Transactions

**-Effective April 2021 for U.S. Region**

- a. Qualifying CPS programs for **Card-Present** transactions that will qualify for Segment-Based interchange fees.

Transaction Type	Qualifying CPS Programs
Card-Present	CPS/Restaurant
	CPS/Retail Credit
	CPS/Retail Credit Incremental Authorization
	CPS/Small Ticket Credit
	CPS/Hotel—Card Present
	CPS/Car Rental—Card Present
	CPS/Passenger Transport—Card Present

- b. Qualifying CPS programs for **Card-Not-Present** transactions that will qualify for Segment-Based interchange fees.

Transaction Type	Qualifying CPS Programs
Card-Not-Present	CPS/Card Not Present Credit
	CPS/Retail Key Entry Credit
	CPS/Passenger Transport—Card Not Present
	CPS/Electronic Commerce Basic
	CPS/Electronic Commerce Preferred—Retail
	CPS/Electronic Commerce Preferred—Passenger Transport
	CPS/Electronic Commerce Preferred—Hotel
	CPS/Electronic Commerce Preferred—Car Rental
	CPS/Hotel—Card Not Present
	CPS/Car Rental—Card Not Present

- c. NEW Segment-Based fee programs for **Service Station** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

Qualifying CPS Program	Product	New Fee Descriptor	New Rate
CPS/Service Station	Visa Traditional Visa Traditional Rewards Visa Signature Visa Infinite (Spend not-qualified) Visa Signature Preferred Visa Infinite (Spend-qualified)	FUEL CONS CR	1.15% + \$0.25 (maximum \$1.10)
CPS/Small Ticket	Visa Signature Preferred Visa Infinite (Spend-qualified)	FUEL CONS CR	1.15% + \$0.25 (maximum \$1.10)

- d. NEW Segment-Based fee programs for **Restaurant** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

Qualifying CPS Program	Product	New Fee Descriptor	New Rate
CPS Programs for Card-Present Transactions	Visa Traditional Visa Traditional Rewards	VT VTR RESTRNT 2	2.10% (minimum 0.04)
	Visa Signature Visa Signature Preferred Visa Infinite (Spend not-qualified) Visa Infinite (Spend-qualified)	VS VSP VI RSTNT 2	2.60% (minimum 0.04)
CPS Programs for Card-Not-Present Transactions	Visa Traditional Visa Traditional Rewards	VT VTR RESTRNT 1	2.20% (minimum 0.08)
	Visa Signature Visa Signature Preferred Visa Infinite (Spend not-qualified) Visa Infinite (Spend-qualified)	VS VSP VI RSTNT 1	2.70% (minimum 0.08)

- e. NEW Segment-Based fee programs for **Taxi** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

<b>Qualifying CPS Program</b>	<b>Product</b>	<b>New Fee Descriptor</b>	<b>New Rate</b>
CPS Programs for Card-Present Transactions	Visa Traditional Visa Traditional Rewards	VT VTR TAXI 2	2.10% (minimum 0.04)
	Visa Signature Visa Signature Preferred Visa Infinite (Spend not-qualified) Visa Infinite (Spend-qualified)	VS VSP VI TAXI 2	2.60% (minimum 0.04)
CPS Programs for Card-Not-Present Transactions	Visa Traditional Visa Traditional Rewards	VT VTR TAXI 1	2.20% (minimum \$0.08)
	Visa Signature Visa Signature Preferred Visa Infinite (Spend not-qualified) Visa Infinite (Spend-qualified)	VS VSP VI TAXI 1	2.70% (minimum 0.08)



- f. NEW Segment-Based fee programs for **Real Estate, Education, and Healthcare** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

<b>Merchant Segment</b>	<b>Product</b>	<b>New Fee Descriptor</b>	<b>New Rate</b>
Real Estate	Visa Traditional	VT REAL ESTATE	1.43% + \$0.05
	Visa Traditional Rewards	VTR REAL ESTATE	1.43% + \$0.05
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN RL ESTATE	1.43% + \$0.05
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ REAL EST	2.15% + \$0.10
Education	Visa Traditional	VT EDUCATION	1.43% + \$0.05
	Visa Traditional Rewards	VTR EDUCATION	1.43% + \$0.05
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN EDUCATION	1.43% + \$0.05
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ EDUCTN	2.15% + \$0.10
Healthcare	Visa Traditional	VT HEALTHCARE	1.43% + \$0.05
	Visa Traditional Rewards	VTR HEALTHCARE	1.43% + \$0.05
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN HEALTHCRE	1.43% + \$0.05
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ HLTHCRE	2.30% + \$0.10

- g. NEW Segment-Based fee programs for **Advertising and Insurance** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

<b>Merchant Segment</b>	<b>Product</b>	<b>New Fee Descriptor</b>	<b>New Rate</b>
Advertising	Visa Traditional	VT ADVERTISING	1.55% + \$0.10
	Visa Traditional Rewards	VTR ADVERTISING	1.70% + \$0.10
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN ADVRTSING	1.75% + \$0.10
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ ADVRTSNG	2.30% + \$0.10
Insurance	Visa Traditional	VT INSURANCE	1.43% + \$0.05
	Visa Traditional Rewards	VTR INSURANCE	1.43% + \$0.05
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN INSURANCE	1.43% + \$0.05
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ INSURANCE	2.25% + \$0.10

- h. NEW segment-based fee programs for **Service** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

<b>Merchant Segment</b>	<b>Product</b>	<b>New Fee Descriptor</b>	<b>New Rate</b>
Services	Visa Traditional	VT SERVICES	1.55% + \$0.10
	Visa Traditional Rewards	VTR SERVICES	1.70% + \$0.10
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN SERVICES	1.85% + \$0.10
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ SERVICES	2.30% + \$0.10

- i. NEW segment-based fee programs for **Travel** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

Merchant Segment	Product	New Fee Descriptor	Current Rate	New Rate
Travel	Visa Traditional	VT TRAVEL	N/A	1.75% + \$0.10
	Visa Traditional Rewards	VTR TRAVEL	N/A	1.95% + \$0.10
	Visa Signature Visa Infinite (Spend not-qualified)	VS VIN TRAVEL	2.30% + \$0.10	2.25% + \$0.10
	Visa Signature Preferred Visa Infinite (Spend-qualified)	VSP VIQ TRAVEL	N/A	2.40% + \$0.10

- j. NEW segment-based fee programs for **Telecommunications and Cable** transactions applicable to Visa Consumer credit purchase transactions that meet the fee edit criteria.

Qualifying CPS Program	Product	Current Fee Descriptor	Current Rate	New Fee Descriptor	New Rate
CPS/Recurring Bill Payments	Visa Traditional Visa Traditional Rewards Visa Signature Visa Infinite (Spend not-qualified)	CPS/RECUR PMT	1.43% + \$0.05	(no change)	(no change)
	Visa Signature Preferred Visa Infinite (Spend-qualified)	N/A	N/A	VSP VIQ RCR PMT	2.20% + \$0.05

- k. NEW CPS/Small Ticket fee edit criteria for **MCCs 9211** (Court Costs, Including Alimony and Child Support), **9222** (Fines), **9311** (Tax Payments), and **9399** (Government Services not elsewhere classified)

Qualifying CPS Program	Product	Fee Descriptor	Rate
CPS/Small Ticket	Visa Traditional Visa Traditional Rewards	SSTN GOV SML TKT	1.65%+ \$0.04
	Visa Signature Visa Infinite (Spend not-qualified)		
	Visa Signature Preferred Visa Infinite (Spend-qualified)	CPS/GOVNMT CR	1.55% + \$0.10

#### APPENDIX D

#### VISA New Product 1 and Product 2 Interchange Programs for Visa Consumer Credit Transactions

##### -Effective April 2021 for U.S. Region

- a. Visa renamed **Product 1** (Card-Not-Present/CPS-qualified) fee descriptors for Visa Consumer Credit transactions.

Fee Program	Product	Fee Descriptor	Rate
Product 1	Visa Traditional	VT PRODUCT 1	1.80% + \$0.10
	Visa Traditional Rewards	VTR PRODUCT 1	1.95% + \$0.10
	Visa Signature Visa Infinite (spend not-qualified)	VS VIN PRODUCT 1	1.95% + \$0.10
	Visa Signature Preferred Visa Infinite (spend-qualified)	VSP VIQ PROD 1	2.40% + 0.10

- b. Visa renamed **Product 2** (Card-Present/CPS-qualified) fee descriptors and rates for Visa Consumer Credit transactions.

Fee Program	Product	Fee Descriptor	Rate
Product 2	Visa Traditional	VT PRODUCT 2	1.51% + \$0.10
	Visa Traditional Rewards	VTR PRODUCT 2	1.65% + \$0.10
	Visa Signature Visa Infinite (spend not-qualified)	VS VIN PRODUCT 2	1.65% + \$0.10
	Visa Signature Preferred Visa Infinite (spend-qualified)	VSP VIQ PROD 2	2.10% + 0.10

**APPENDIX E**  
**VISA Revisions to CPS/Retail Credit Thresholds**

**-Effective April 2021 for U.S. Region**

- a. Visa will **eliminate** certain Retail Credit Threshold Programs.

Fee Program	Fee Descriptor	Rate
PS/Retail Credit—Performance Threshold 1	CPS/RTL CR TR	1.43% + \$0.10
PS/Retail Credit—Performance Threshold 2		1.47% + \$0.10
PS/Retail Credit—Performance Threshold 3		1.51% + \$0.10

- b. Visa will **add** new fee programs for transactions that meet the Retail Credit Tier fee edits.

New Fee Program	Product	New Fee Descriptor	New Rate
Retail Tier 1	Visa Traditional Visa Traditional Rewards	RETL TR1 RATE 1	1.43% + \$0.10
	Visa Signature Visa Infinite (Spend not-qualified)	RETL TR1 RATE 2	1.65% + \$0.10
	Visa Signature Preferred Visa Infinite (Spend-qualified)	RETL TR1 RATE 3	2.10% + 0.10
Retail Tier 2	Visa Traditional Visa Traditional Rewards	RETL TR2 RATE 1	1.47% + \$0.10
	Visa Signature Visa Infinite (Spend not-qualified)	RETL TR2 RATE 2	1.65% + \$0.10
	Visa Signature Preferred Visa Infinite (Spend-qualified)	RETL TR2 RATE 3	2.10% + \$0.10
Retail Tier 3	Visa Traditional Visa Traditional Rewards	RETL TR3 RATE 1	1.51% + \$0.10
	Visa Signature Visa Infinite (spend not-qualified)	RETL TR3 RATE 2	1.65% + \$0.10
	Visa Signature Preferred Visa Infinite (spend-qualified)	RETL TR3 RATE 3	2.10% + \$0.10

- c. Visa will **add** new fee descriptors to Visa Consumer credit transactions and certain MCCs that meet CPS/Small Ticket fee edit criteria.

Visa Consumer Credit Product	MCC	Qualifying CPS Program	Fee Descriptor
Visa Traditional Visa Traditional Rewards Visa Signature Visa Infinite (Spend not-qualified)	5541 9211 9222	CPS/Small Ticket	SSTN GOV SML TKT
Visa Signature Preferred Visa Infinite (Spend-qualified)	9311 9399		The fee descriptor will be defined by the assessed Retail Credit tier fee
Visa Traditional Visa Traditional Rewards	4111,4112 4131,5310		VT VTR SM TKT
Visa Signature Visa Infinite (Spend not-qualified)	5331,5399 5542,7211 7216,7523		VS VIN SM TKT
Visa Signature Preferred Visa Infinite (spend-qualified)	7542,7800 7832,7994 7995		VSP VIQ SM TKT
Visa Traditional Visa Traditional Rewards Visa Signature Visa Infinite (spend not-qualified) Visa Signature Preferred Visa Infinite (spend-qualified)	All Other MCCs		The fee descriptor will be defined by the assessed Retail Credit tier fee

**APPENDIX F**

**VISA Revised Rates for Visa Consumer Credit Account Funding Transactions  
-Effective April 2021 for U.S. Region**

- a. Visa will revise Descriptors and One Rate for Visa Consumer Credit Account Funding Transactions.

<b>Current Fee Descriptor</b>	<b>New Fee Descriptor</b>	<b>Current Rate</b>	<b>New Rate</b>
VI-CPS CARD NOT PRESENT	VI-CNP P1 TRADITIONAL	1.80% + \$0.10	N/A
VI-CPS/RETAIL KEY ENTERED	VI-RETAIL KEY ENT P1 TRAD	1.80% + \$0.10	N/A
VI-CPS/ECOMM-BASIC	VI-ECOMM BASIC P1 TRAD	1.80% + \$0.10	N/A
VI-CPS/ECOMM-PREFERRED	VI-ECOM PEF P1 TRADITIONAL	1.80% + \$0.10	N/A
VI-CPS/ACCT FUNDING	VI-ACCT FUNDING P1 TRADITIONAL	2.14% + \$0.10	1.80% + \$0.10

**APPENDIX G**

**VISA Revisions to Business Credit, Corporate Credit and Purchasing Credit Fee Programs  
for Non-Travel Service Transactions**

**-Effective April 2021 for U.S. Region**

- a. Visa will revise the existing Business Tier Product 1 descriptors and rates and will no longer allow Non-Travel service transactions that qualify for CPS/Retail Key Entry to receive Business Tier Product 2 fee programs.

**Fee Programs that NO LONGER APPLY**

<b>Fee Program</b>	<b>Fee Descriptor</b>	<b>Rate</b>
Business Tier 1, Product 2	US BUS TR1 PRD 2	1.90% + \$0.10
Business Tier 2, Product 2	US BUS TR2 PRD 2	2.05% + \$0.10
Business Tier 3, Product 2	US BUS TR3 PRD 2	2.10% + \$0.10
Business Tier 4, Product 2	US BUS TR4 PRD 2	2.20% + \$0.10
Business Tier 5, Product 2	US BUS TR5 PRD 2	2.25% + \$0.10

**Fee Programs that APPLY**

<b>Fee Program</b>	<b>Fee Descriptor</b>	<b>Rate</b>
Business Tier 1, Product 1	US BUS TR1 PRD 1	2.65% + \$0.10
Business Tier 2, Product 1	US BUS TR2 PRD 1	2.80% + \$0.10
Business Tier 3, Product 1	US BUS TR3 PRD 1	2.85% + \$0.10
Business Tier 4, Product 1	US BUS TR4 PRD 1	2.95% + \$0.10
Business Tier 5, Product 1	US BUS TR5 PRD 1	3.00% + \$0.10

- b. Visa will revise Non-Travel Service transactions that qualify for CPS/Retail Key Entry.

**Fee Programs that NO LONGER APPLY**

<b>Fee Program</b>	<b>Fee Descriptor</b>	<b>Rate</b>
Corporate Credit Card Present	US CORP CP	2.50% + \$0.10
Purchasing Credit Card Present	US PURCH CP	2.50% + \$0.10

**Fee Programs that APPLY**

<b>Fee Program</b>	<b>Fee Descriptor</b>	<b>Rate</b>
Corporate Credit Card-Not-Present	US CORP CNP	2.70% + \$0.10
Purchasing Credit Card-Not-Present	US PURCH CNP	2.70% + \$0.10



## APPENDIX H

### VISA Revised Rates for Existing Consumer Credit and Commercial Credit Fee Programs -Effective April 2021 for U.S. Region

- a. Visa will revise Visa **Corporate** and Visa **Purchasing Level 2** transactions that meet the existing Level 2 Fuel fee edit criteria.

Fee Program	Fee Descriptor	Current Rate	New Rate
Corporate Card– Fuel, Level 2	US CORP FUEL L2	2.05% + \$0.10	2.20% + \$0.10
Purchasing Card– Fuel, Level 2	US PURCH FUEL L2	2.05% + \$0.10	2.20% + \$0.10

- b. Visa will revise the **Non-Qualified Business** Credit fee program for Visa Business Tiers 1-5 credit purchase transactions and AFTs that are not CPS-qualified.

Fee Program	Fee Descriptor	Current Rate	New Rate
Non-Qualified Business Credit	NON QUAL BUS CR	2.95% + \$0.20	3.15% + \$0.20

- c. Visa will revise **Business Travel** fee programs for Visa Business Tiers 1-5 credit purchase transactions and AFTs that are CPS-qualified.

Fee Program	Fee Descriptor	Current Rate	New Rate
US Business Tier 1 Travel	US BUS TR1 TRVL	2.40% + \$0.10	2.35% + \$0.10
US Business Tier 2 Travel	US BUS TR2 TRVL	2.75% + \$0.15	2.50% + \$0.10
US Business Tier 3 Travel	US BUS TR3 TRVL	2.85% + \$0.20	2.55% + \$0.10
US Business Tier 4 Travel	US BUS TR4 TRVL	2.95% + \$0.20	2.65% + \$0.10
US Business Tier 5 Travel	US BUS TR5 TRVL	2.95% + \$0.20	2.70% + \$0.10

- d. Visa will revise the **Business Credit Product 1** fee programs for Visa Business Tiers 1-5 credit purchase transactions and AFTs from CPS-qualified Non-Travel Service merchants.

Fee Program	Fee Descriptor	Current Rate	New Rate
US Business Tier 1 Product 1	US BUS TR1 PRD 1	2.25% + \$0.10	2.65% + \$0.10
US Business Tier 2 Product 1	US BUS TR2 PRD 1	2.45% + \$0.15	2.80% + \$0.10
US Business Tier 3 Product 1	US BUS TR3 PRD 1	2.60% + \$0.20	2.85% + \$0.10
US Business Tier 4 Product 1	US BUS TR4 PRD 1	2.70% + \$0.20	2.95% + \$0.10
US Business Tier 5 Product 1	US BUS TR5 PRD 1	2.70% + \$0.20	3.00% + \$0.10

- e. Visa will revise the **Business Product 2** fee programs for Visa Business Tiers 1-5 credit purchase transactions from CPS-qualified non-Travel Service merchants.

Fee Program	Fee Descriptor	Current Rate	New Rate
US Business Tier 1 Product 2	US BUS TR1 PRD 2	2.20% + \$0.10	1.90% + \$0.10
US Business Tier 2 Product 2	US BUS TR2 PRD 2	2.30% + \$0.10	2.05% + \$0.10
US Business Tier 3 Product 2	US BUS TR3 PRD 2	2.40% + \$0.10	2.10% + \$0.10
US Business Tier 4 Product 2	US BUS TR4 PRD 2	2.50% + \$0.10	2.20% + \$0.10
US Business Tier 5 Product 2	US BUS TR5 PRD 2	2.50% + \$0.10	2.25% + \$0.10

- f. Visa will revise the **Business** Credit fee programs that apply to CPS-qualified Visa Business Tier 1, Tier 3, and Tier 5 credit purchase transactions that meet existing Level 2 data requirements.

Fee Program	Fee Descriptor	Current Rate	New Rate
Business Level 2 –Tier 1	US BUS TR1 LVL2	2.05% + \$0.10	1.90% + \$0.10
Business Level 2 –Tier 3	US BUS TR3 LVL2	2.05% + \$0.10	2.10% + \$0.10
Business Level 2 –Tier 5	US BUS TR5 LVL2	2.20% + \$0.10	2.25% + \$0.10

**APPENDIX I**  
**VISA Revised U.S. Acquirer Pricing**

**-Effective April 2021 for U.S. Region**

- a. Visa will revise the **Account Verification** fees.

Account Verification Fees	Current Fee	New Fee
Domestic Debit	\$0.025	\$0.030
Domestic Credit	\$0.025	\$0.035
International	\$0.025	\$0.070

- b. Visa will apply the **Network Acquirer Processing Fee (NAPF)** to reversals.

Network Acquirer Processing Fee (NAPF)	Fee
Domestic Debit	\$0.0155
Domestic Credit	\$0.0195
International Debit	\$0.0355
International Credit	\$0.0395

## APPENDIX J

### MASTERCARD Introducing New Small Ticket Interchange Rates for Consumer Credit in the U.S. Region

#### -Effective April 2021 for U.S. Region

- a. Mastercard will introduce new consumer credit, small-ticket interchange rate designators (IRDs) for transactions with a value of \$5.00 or less.

<b>IRD</b>	<b>Program Name / Card-Present</b>	<b>Rate</b>
09	Core Small Ticket Card Present	1.58% + \$0.10
RV	Enhanced Small Ticket Card Present	1.73% + \$0.10
16	World Small Ticket Card Present	1.77% + \$0.10
HM	World High Value Small Ticket Card Present	2.20% + \$0.10
WM	World Elite Small Ticket Card Present	2.20% + \$0.10

<b>IRD</b>	<b>Program Name / Card-Not-Present</b>	<b>Rate</b>
17	Core Small Ticket Card-Not-Present	1.89% + \$0.10
RX	Enhanced Small Ticket Card-Not-Present	2.04% + \$0.10
18	World Small Ticket Card-Not-Present	2.05% + \$0.10
HN	World High Value Small Ticket Card-Not-Present	2.50% + \$0.10
WN	World Elite Small Ticket Card-Not-Present	2.50% + \$0.10

## APPENDIX K

### DISCOVER Revised U.S. Consumer Adjustment Voucher Program Rates

-Effective April 2021 for U.S. Region

- a. Discover will no longer provide a refund of the interchange rates when processing a refund to the cardholder.

Fee Program	Current Rate	New Rate
Consumer Adjustment Voucher Program 1 (Debit)	1.80%	0.00%
Consumer Adjustment Voucher Program 1 (Prepaid)	1.80%	0.00%
Consumer Adjustment Voucher Program 2 (Debit)	1.69%	0.00%
Consumer Adjustment Voucher Program 2 (Prepaid)	1.69%	0.00%
Consumer Adjustment Voucher Program 3 (Debit)	1.35%	0.00%
Consumer Adjustment Voucher Program 3 (Prepaid)	1.35%	0.00%

## APPENDIX L

### DISCOVER Revised Fees

-Effective April 2021 for U.S. Region

- a. Discover will revise the Network Authorization Fee. The fee will apply per Authorization Request and will no longer be assessed on return Authorization Requests.

Description	Current Fee	New Fee
Network Authorization Fee	\$0.0025	\$0.0190

- b. Discover will revise the Data Usage Charge. The fee will decrease per card transaction.

Description	Current Fee	Revised Fee
Data Usage Charge	\$0.0195	\$0.0025

- c. Discover will revise the Account Updater Fee. The fee will apply for each Account Update received through the standard Discover Account Updater Service.

Description	Current Fee	Revised Fee
Account Updater Fee	\$0.05	\$0.10

- d. Discover will introduce a new Program Integrity Fee. The new fee will be applied to the U.S. Base Level Programs to assist with additional risk and processing costs.

<b>Fee Name</b>	<b>Fee Description</b>	<b>Fee Amount</b>
DS PGRM INTEGRITY FEE BASE SUB	An Acquirer fee that will be assessed on all transactions which directly qualified or downgraded to Base Submission Level Interchange Programs	\$0.05 per U.S. Base Level qualified transaction
DS PGRM INTEGRITY COM BASE SUB	An Acquirer fee that will be assessed on all transactions which directly qualified or downgraded to Commercial Base Submission Level Interchange Programs	\$0.05 per U.S. Commercial Base Submission Level qualified transaction

- e. Discover will introduce a new Ticket Retrieval Fee. A Ticket Retrieval Request is a request by an Issuer, on behalf of the Cardholder or on its own behalf, for a copy of Transaction Documentation or other documentation of a Card Transaction.

<b>Fee Name</b>	<b>Fee Amount</b>
Ticket Retrieval Fee	\$1.00

**APPENDIX M**  
**American Express New OptBlue Debit Product**

**-Effective April 2021 for U. S. Region**

- a. American Express will introduce four new Debit Products and apply Downgrade and Inbound Fees to U.S. Consumer and Small Business Unregulated products.

<b>Discover OptBlue Debit Product Description</b>
CONSUMER DEBIT UNREG
SM BIZ DEBIT UNREG
CONSUMER DEBIT REG
SM BIZ DEBIT REG

<b>Fee Name</b>	<b>Product Name</b>	<b>Fee Amount</b>
Downgrade Fee	U.S. Consumer Unregulated Small Business Unregulated	0.30%
Inbound Fee	U.S. Consumer Unregulated Small Business Unregulated	0.40%

- b. American Express will introduce a new OptBlue debit card. This new product will not offer PIN functionality.

<b>Merchant Segment</b>	<b>Consumer Unregulated</b>	<b>Small Business Unregulated</b>	<b>Consumer Regulated<sup>1</sup></b>	<b>Small Business Regulated<sup>1</sup></b>
B2B/Wholesale	0.99% + \$0.15	1.94% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Education	0.79% + \$0.15	1.99% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Emerging Markets	0.79% + \$0.15	1.99% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Government	0.79% + \$0.15	1.99% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Healthcare	0.99% + \$0.15	1.94% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Restaurants	1.29% + \$0.10	1.99% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Retail	0.99% + \$0.15	1.94% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Services and Professional Services	0.99% + \$0.15	1.94% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Travel and Entertainment	1.19% + \$0.15	1.99% + \$0.10	0.04% + \$0.25	0.04% + \$0.25
Other	0.99% + \$0.15	1.94% + \$0.10	0.04% + \$0.25	0.04% + \$0.25

<sup>1</sup> Non-swiped Transaction (CNP) Fee and Inbound Fee will not apply to regulated card products

- c. NEW American Express OptBlue Debit Product rates for **B2B Wholesale** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
B2B Wholesale	AXP B2B Wholesale Consumer Unregulated Base	0.99% + 0.15
	AXP B2B Wholesale Consumer Unregulated CNP	1.29% + 0.15
	AXP B2B Wholesale Consumer Unregulated NonUS	1.99% + 0.15
	AXP B2B Wholesale Consumer Unregulated CNP NonUS	2.29% + 0.15
	AXP B2B Wholesale Small Business Unregulated Base	1.94% + 0.10
	AXP B2B Wholesale Small Business Unregulated CNP	2.24% + 0.10
	AXP B2B Wholesale Small Business Unregulated NonUS	2.94% + 0.10
	AXP B2B Wholesale Small Business Unregulated CNP NonUS	3.24% + 0.10
	AXP B2B Wholesale Consumer Regulated	0.04% + 0.25
	AXP B2B Wholesale Small Business Regulated Base	0.04% + 0.25

- d. NEW American Express OptBlue Debit Product rates for **Education** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Education	AXP Education Consumer Unregulated Base	0.79% + 0.15
	AXP Education Consumer Unregulated CNP	1.09% + 0.15
	AXP Education Consumer Unregulated NonUS	1.79% + 0.15
	AXP Education Consumer Unregulated CNP NonUS	2.09% + 0.15
	AXP Education Small Business Unregulated Base	1.99% + 0.10
	AXP Education Small Business Unregulated CNP	2.29% + 0.10
	AXP Education Small Business Unregulated NonUS	2.99% + 0.10
	AXP Education Small Business Unregulated CNP NonUS	3.29% + 0.10
	AXP Education Consumer Regulated	0.04% + 0.25
	AXP Education Small Business Regulated Base	0.04% + 0.25

e. NEW American Express OptBlue Debit Product rates for **Emerging Market** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Emerging Market	AXP Emerging Market Consumer Unregulated Base	0.79% + 0.15
	AXP Emerging Market Consumer Unregulated CNP	0.79% + 0.15
	AXP Emerging Market Consumer Unregulated NonUS	1.79% + 0.15
	AXP Emerging Market Consumer Unregulated CNP NonUS	1.79% + 0.15
	AXP Emerging Market Small Business Unregulated Base	1.99% + 0.10
	AXP Emerging Market Small Business Unregulated CNP	1.99% + 0.10
	AXP Emerging Market Small Business Unregulated NonUS	2.99% + 0.10
	AXP Emerging Market Small Business Unregulated CNP NonUS	2.99% + 0.10
	AXP Emerging Market Consumer Regulated	0.04% + 0.25
	AXP Emerging Market Small Business Regulated Base	0.04% + 0.25

f. NEW American Express OptBlue Debit Product rates for **Government** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Government	AXP Government Consumer Unregulated Base	0.79% + 0.15
	AXP Government Consumer Unregulated CNP	1.09% + 0.15
	AXP Government Consumer Unregulated NonUS	1.79% + 0.15
	AXP Government Consumer Unregulated CNP NonUS	2.09% + 0.15
	AXP Government Small Business Unregulated Base	1.99% + 0.10
	AXP Government Small Business Unregulated CNP	2.29% + 0.10
	AXP Government Small Business Unregulated NonUS	2.99% + 0.10
	AXP Government Small Business Unregulated CNP NonUS	3.29% + 0.10
	AXP Government Consumer Regulated	0.04% + 0.25
	AXP Government Small Business Regulated Base	0.04% + 0.25



g. NEW American Express OptBlue Debit Product rates for **Healthcare** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Healthcare	AXP Healthcare Consumer Unregulated Base	0.99% + 0.15
	AXP Healthcare Consumer Unregulated CNP	1.29% + 0.15
	AXP Healthcare Consumer Unregulated NonUS	1.99% + 0.15
	AXP Healthcare Consumer Unregulated CNP NonUS	2.29% + 0.15
	AXP Healthcare Small Business Unregulated Base	1.94% + 0.10
	AXP Healthcare Small Business Unregulated CNP	2.24% + 0.10
	AXP Healthcare Small Business Unregulated NonUS	2.94% + 0.10
	AXP Healthcare Small Business Unregulated CNP NonUS	3.24% + 0.10
	AXP Healthcare Consumer Regulated	0.04% + 0.25
	AXP Healthcare Small Business Regulated Base	0.04% + 0.25

h. NEW American Express OptBlue Debit Product rates for **Other** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Other	AXP Other Consumer Unregulated Base	0.99% + 0.15
	AXP Other Consumer Unregulated CNP	1.29% + 0.15
	AXP Other Consumer Unregulated NonUS	1.99% + 0.15
	AXP Other Consumer Unregulated CNP NonUS	2.29% + 0.15
	AXP Other Small Business Unregulated Base	1.94% + 0.10
	AXP Other Small Business Unregulated CNP	2.24% + 0.10
	AXP Other Small Business Unregulated NonUS	2.94% + 0.10
	AXP Other Small Business Unregulated CNP NonUS	3.24% + 0.10
	AXP Other Consumer Regulated	0.04% + 0.25
	AXP Other Small Business Regulated Base	0.04% + 0.25

- i. NEW American Express OptBlue Debit Product rates for **Restaurant** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Restaurant	AXP Restaurant Consumer Unregulated Base	1.29% + 0.10
	AXP Restaurant Consumer Unregulated CNP	1.59% + 0.10
	AXP Restaurant Consumer Unregulated NonUS	2.29% + 0.10
	AXP Restaurant Consumer Unregulated CNP NonUS	2.59% + 0.10
	AXP Restaurant Small Business Unregulated Base	1.99% + 0.10
	AXP Restaurant Small Business Unregulated CNP	2.29% + 0.10
	AXP Restaurant Small Business Unregulated NonUS	2.99% + 0.10
	AXP Restaurant Small Business Unregulated CNP NonUS	3.29% + 0.10
	AXP Restaurant Consumer Regulated	0.04% + 0.25
	AXP Restaurant Small Business Regulated Base	0.04% + 0.25

- j. NEW American Express OptBlue Debit Product rates for **Retail** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Retail	AXP Retail Consumer Unregulated Base	0.99% + 0.15
	AXP Retail Consumer Unregulated CNP	1.29% + 0.15
	AXP Retail Consumer Unregulated NonUS	1.99% + 0.15
	AXP Retail Consumer Unregulated CNP NonUS	2.29% + 0.15
	AXP Retail Small Business Unregulated Base	1.94% + 0.10
	AXP Retail Small Business Unregulated CNP	2.24% + 0.10
	AXP Retail Small Business Unregulated NonUS	2.94% + 0.10
	AXP Retail Small Business Unregulated CNP NonUS	3.24% + 0.10
	AXP Retail Consumer Regulated	0.04% + 0.25
	AXP Retail Small Business Regulated Base	0.04% + 0.25

- k. NEW American Express OptBlue Debit Product rates for **Services & Professional Services** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Services & Professional Services	AXP Services/Prof Services Consumer Unregulated Base	0.99% + 0.15
	AXP Services/Prof Services Consumer Unregulated CNP	1.29% + 0.15
	AXP Services/Prof Services Consumer Unregulated NonUS	1.99% + 0.15
	AXP Services/Prof Services Consumer Unregulated CNP NonUS	2.29% + 0.15
	AXP Services/Prof Services Small Business Unregulated Base	1.94% + 0.10
	AXP Services/Prof Services Small Business Unregulated CNP	2.24% + 0.10
	AXP Services/Prof Services Small Business Unregulated NonUS	2.94% + 0.10
	AXP Services/Prof Services Small Business Unregulated CNP NonUS	3.24% + 0.10
	AXP Services/Prof Services Consumer Regulated	0.04% + 0.25
	AXP Services/Prof Services Small Business Regulated Base	0.04% + 0.25

- l. NEW American Express OptBlue Debit Product rates for **Travel & Entertainment** transactions.

<b>Merchant Segment</b>	<b>Fee Program</b>	<b>Rate</b>
Travel & Entertainment	AXP Travel & Entertainment Consumer Unregulated Base	1.19% + 0.15
	AXP Travel & Entertainment Consumer Unregulated CNP	1.49% + 0.15
	AXP Travel & Entertainment Consumer Unregulated NonUS	2.19% + 0.15
	AXP Travel & Entertainment Consumer Unregulated CNP NonUS	2.49% + 0.15
	AXP Travel & Entertainment Small Business Unregulated Base	1.99% + 0.10
	AXP Travel & Entertainment Small Business Unregulated CNP	2.29% + 0.10
	AXP Travel & Entertainment Small Business Unregulated NonUS	2.99% + 0.10
	AXP Travel & Entertainment Small Business Unregulated CNP NonUS	3.29% + 0.10
	AXP Travel & Entertainment Consumer Regulated	0.04% + 0.25
	AXP Travel & Entertainment Small Business Regulated Base	0.04% + 0.25

## APPENDIX N

### American Express Revised Acquirer Assessment Fee

**-Effective April 2021 for U. S. Region**

- a. American Express will revise their Acquirer Assessment Fee. This fee is applied to all American Express charges, not credits.

Fee Name	Current Fee	New Fee
Assessment Fee	0.15% of the sales amount	0.16% of the sales amount

## APPENDIX O

### American Express Revised Inbound Fee

**-Effective April 2021 for U. S. Region**

- a. American Express will revise their Inbound Fee. The fee will apply to any charge made using a non-U.S. issued card.

Fee Program	Current Rate	New Rate
AXP B2BWholesale NonUS T1	2.05% + \$0.10	2.65% + \$0.10
AXP B2BWholesale NonSwipe NonUS T1	2.35% + \$0.10	2.95% + \$0.10
AXP B2BWholesale NonUS T2	2.30% + \$0.10	2.90% + \$0.10
AXP B2BWholesale NonSwipe NonUS T2	2.60% + \$0.10	3.20% + \$0.10
AXP B2BWholesale NonUS T3	2.75% + \$0.10	3.35% + \$0.10
AXP B2BWholesale NonSwipe NonUS T3	3.05% + \$0.10	3.65% + \$0.10
AXP Education NonUS T1	1.85% + \$0.10	2.45% + \$0.10
AXP Education NonSwipe NonUS T1	2.15% + \$0.10	2.75% + \$0.10
AXP Education NonUS T2	2.20% + \$0.10	2.80% + \$0.10
AXP Education NonSwipe NonUS T2	2.50% + \$0.10	3.10% + \$0.10
AXP Education NonUS T3	2.45% + \$0.10	3.05% + \$0.10
AXP Education NonSwipe NonUS T3	2.75% + \$0.10	3.35% + \$0.10
AXP Emerging Market NonUS T1	1.83% + \$0.10	2.43% + \$0.10
AXP Emerging Market NonSwipe NonUS T1	1.83% + \$0.10	2.43% + \$0.10
AXP Emerging Market NonUS T2	2.45% + \$0.10	3.05% + \$0.10
AXP Emerging Market NonSwipe NonUS T2	2.45% + \$0.10	3.05% + \$0.10
AXP Emerging Market NonUS T3	3.10% + \$0.10	3.70% + \$0.10
AXP Emerging Market NonSwipe NonUS T3	3.10% + \$0.10	3.70% + \$0.10
AXP Government NonUS T1	1.95% + \$0.10	2.55% + \$0.10
AXP Government NonSwipe NonUS T1	2.25% + \$0.10	2.85% + \$0.10
AXP Government NonUS T2	2.10% + \$0.10	2.70% + \$0.10
AXP Government NonSwipe NonUS T2	2.40% + \$0.10	3.00% + \$0.10

<b>Fee Program</b>	<b>Current Rate</b>	<b>New Rate</b>
AXP Government NonUS T3	2.30% + \$0.10	2.90% + \$0.10
AXP Government NonSwipe NonUS T3	2.60% + \$0.10	3.20% + \$0.10
AXP Healthcare NonUS T1	1.95% + \$0.10	2.55% + \$0.10
AXP Healthcare NonSwipe NonUS T1	2.25% + \$0.10	2.85% + \$0.10
AXP Healthcare NonUS T2	2.25% + \$0.10	2.85% + \$0.10
AXP Healthcare NonSwipe NonUS T2	2.55% + \$0.10	3.15% + \$0.10
AXP Healthcare NonUS T3	2.70% + \$0.10	3.30% + \$0.10
AXP Healthcare NonSwipe NonUS T3	3.00% + \$0.10	3.60% + \$0.10
AXP Other NonUS T1	1.90% + \$0.10	2.50% + \$0.10
AXP Other NonSwipe NonUS T1	2.20% + \$0.10	2.80% + \$0.10
AXP Other NonUS T2	2.25% + \$0.10	2.85% + \$0.10
AXP Other NonSwipe NonUS T2	2.55% + \$0.10	3.15% + \$0.10
AXP Other NonUS T3	2.70% + \$0.10	3.30% + \$0.10
AXP Other NonSwipe NonUS T3	3.00% + \$0.10	3.60% + \$0.10
AXP Prepaid NonUS T1	1.75% + \$0.10	2.35% + \$0.10
AXP Prepaid NonSwipe NonUS T1	2.05% + \$0.10	2.65% + \$0.10
AXP Prepaid NonUS T2	2.10% + \$0.10	2.70% + \$0.10
AXP Prepaid NonSwipe NonUS T2	2.40% + \$0.10	3.00% + \$0.10
AXP Prepaid NonUS T3	2.55% + \$0.10	3.15% + \$0.10
AXP Prepaid NonSwipe NonUS T3	2.85% + \$0.10	3.45% + \$0.10
AXP Emerging Market Prepaid NonSwipe NonUS T1	1.75% + \$0.10	2.35% + \$0.10
AXP Emerging Market Prepaid NonSwipe NonUS T2	2.10% + \$0.10	2.70% + \$0.10
AXP Emerging Market Prepaid NonSwipe NonUS T3	2.55% + \$0.10	3.15% + \$0.10
AXP Restaurant NonUS T1	2.25% + \$0.10	2.85% + \$0.10
AXP Restaurant NonSwipe NonUS T1	2.55% + \$0.10	3.15% + \$0.10
AXP Restaurant NonUS T2	2.90% + \$0.10	3.50% + \$0.10
AXP Restaurant NonSwipe NonUS T2	3.20% + \$0.10	3.80% + \$0.10
AXP Restaurant NonUS T3	3.25% + \$0.10	3.85% + \$0.10
AXP Restaurant NonSwipe NonUS T3	3.55% + \$0.10	4.15% + \$0.10
AXP Restaurant NonUS T0	2.00% + \$0.04	2.60% + \$0.04
AXP Restaurant NonSwipe NonUS T0	2.30% + \$0.04	2.90% + \$0.04
AXP Retail NonUS T1	2.00% + \$0.10	2.60% + \$0.10
AXP Retail NonSwipe NonUS T1	2.30% + \$0.10	2.90% + \$0.10
AXP Retail NonUS T2	2.35% + \$0.10	2.95% + \$0.10
AXP Retail NonSwipe NonUS T2	2.65% + \$0.10	3.25% + \$0.10
AXP Retail NonUS T3	2.80% + \$0.10	3.40% + \$0.10
AXP Retail NonSwipe NonUS T3	3.10% + \$0.10	3.70% + \$0.10
AXP Services/Prof Services NonUS T0	2.00% + \$0.04	2.60% + \$0.04
AXP Services/Prof Services NonSwipe NonUS T0	2.30% + \$0.04	2.90% + \$0.04
AXP Services NonUS T1	2.10% + \$0.10	2.70% + \$0.10
AXP Services NonSwipe NonUS T1	2.40% + \$0.10	3.00% + \$0.10

<b>Fee Program</b>	<b>Current Rate</b>	<b>New Rate</b>
AXP Services NonUS T2	2.40% + \$0.10	3.00% + \$0.10
AXP Services NonSwipe NonUS T2	2.70% + \$0.10	3.30% + \$0.10
AXP Services NonUS T3	2.80% + \$0.10	3.40% + \$0.10
AXP Services NonSwipe NonUS T3	3.10% + \$0.10	3.70% + \$0.10
AXP Travel & Entertainment NonUS T1	2.65% + \$0.10	3.25% + \$0.10
AXP Travel & Entertainment NonSwipe NonUS T1	2.95% + \$0.10	3.55% + \$0.10
AXP Travel & Entertainment NonUS T2	3.00% + \$0.10	3.60% + \$0.10
AXP Travel & Entertainment NonSwipe NonUS T2	3.30% + \$0.10	3.90% + \$0.10
AXP Travel & Entertainment NonUS T3	3.40% + \$0.10	4.00% + \$0.10
AXP Travel & Entertainment NonSwipe NonUS T3	3.70% + \$0.10	4.30% + \$0.10
AXP Restaurant NonUS Micro	2.40% + \$0.02	3.00% + \$0.02
AXP Restaurant NonSwipe NonUS Micro	2.70% + \$0.02	3.30% + \$0.02
AXP Services/Prof Services Non US Micro	2.40% + \$0.02	3.00% + \$0.02
AXP Services/Prof Services NonSwipe Non US Micro	2.70% + \$0.02	3.30% + \$0.02

## APPENDIX P

### STAR Access POS Interchange Group Identifier Pricing Enhancements

-Effective February 2021 for U. S. Region

- a. Star announced new pricing structures for Star Access unregulated transactions.

STAR Access Descriptors	Rate
ST-GROCERY AND WH CLUBS1 (DB)	0.00% + \$0.30
ST-GROCERY AND WH CLUBS2 (DB)	1.05% + \$0.15
ST-GROC AND WH CLUBS 2 CAP (DB)	0.00% + \$0.35
ST-RET SERV STATION1 (DB)	0.80% + \$0.15
ST-RET SERV STATION2 (DB)	0.70% + \$0.17
ST-RET SERV STATION1 CAP (DB)	0.00% + \$0.95
ST-RET SERV STATION2 CAP (DB)	0.00% + \$0.95
ST-AFD 1 (DB)	0.80% + \$0.15
ST-AFD 2 (DB)	0.70% + \$0.17
ST-AFD 1 CAP (DB)	0.00% + \$0.95
ST-AFD 2 CAP (DB)	0.00% + \$0.95
ST-RETAIL 1 (DB)	0.80% + \$0.15
ST-RETAIL 2 (DB)	1.05% + \$0.15
ST-RETAIL KEY ENTRY 2 (DB)	1.65% + \$0.15
ST-RESTAURANT 1 (DB)	1.19% + \$0.10
ST-ECOMMERCE 1 (DB)	1.65% + \$0.15
ST-CARD NOT PRESENT 1 (DB)	1.65% + \$0.15
ST-BILL PAY/UTILITY 1 (DB)	0.00% + \$0.65
ST-SERVICE INDUSTRIES 1 (DB)	0.65% + \$0.15
ST-SERVICE INDUSTRY 1 CAP(DB)	0.00% + \$2.00
ST-T&E CARD PRESENT 1 (DB)	1.19% + \$0.10
ST-T&E CARD PRESENT 2 (DB)	1.15% + \$0.15
ST-T&E CARD NOT PRESENT 1 (DB)	1.70% + \$0.15
ST-T&E CARD NOT PRESENT 2 (DB)	1.65% + \$0.15

**APPENDIX Q**

**NYCE FEE REVISION**

**-Effective February 2021 for U. S. Region**

- a. NYCE Network modified the POS Merchant Transaction (Switch) fee for merchants with POS volume of 1 - 500,000.

<b>POS Merchant Switch Fee Monthly Volume</b>	<b>Current Rate</b>	<b>New Rate</b>
1-500,000	\$0.04500	\$0.0500

**APPENDIX R**

**PULSE FEE REVISIONS**

**-Effective April 2021 for U. S. Region**

- a. Pulse will revise the PIN POS and PULSE PAY® Express Switch Fees for unregistered merchants.

<b>Unregistered Merchant Switch Fee</b>	<b>Current Rate</b>	<b>New Rate</b>
PIN POS and Pulse Pay Express	\$0.075	\$0.095

- b. Pulse will add several Merchant Category Codes (MCCs) to PINless Bill Pay pricing Category 2 for recurring consumer payments.

<b>Additional Recurring Consumer Payment MCCs - Category 2</b>	
5045	Computers, Computer Peripheral Equipment, Software
5541	Service Stations (with or without Ancillary Services)
5542	Automated Fuel Dispenser
5719	Miscellaneous House Furnishing Specialty Shops
7299	Other Services not elsewhere classified
7311	Advertising Services
7399	Business Services not elsewhere classified
7538	Automotive Service Shops
8351	Child Care Services
8398	Charitable and Social Service Organizations



**APPENDIX S**

**STAR ACQUIRING LICENSE FEE**

**-Effective July 2021 for U. S. Region**

- a. STAR Network will revise the STAR Acquiring License Fee.

<b>Description</b>	<b>Current Rate</b>	<b>New Rate</b>
POS/Internet Acquiring License Fee	\$0.10	\$0.20

**APPENDIX T**

**ACCEL ACQUIRING LICENSE FEE**

**-Effective July 2021 for U. S. Region**

- a. Accel Network will revise the STAR Acquiring License Fee.

<b>Description</b>	<b>Current Rate</b>	<b>New Rate</b>
POS/E-Commerce Acquiring License Fee	\$0.10	\$0.20