

**Date:** February 12, 2020  
**To:** All Settlement Clients  
**Subject:** Spring 2020 Interchange Rate, Qualification, and Fee Changes - Revised  
**Product:** Visa, Mastercard, and PIN Debit  
**Action:** Informational

This Product Marketing Bulletin contains a summary of updates from the card brands regarding changes in the Spring 2020 Compliance Release. It is Heartland's goal to proactively alert you of the upcoming changes in a timely manner. The evaluation process is ongoing and additional bulletins will be published as changes are identified. Changes are effective April 17, 2020 unless otherwise noted. Functionality to cover items in this release will be included in the upcoming Heartland POS specifications release.

### Spring 2020 Interchange Rate, Qualification, and Fee Changes

#### Visa Spring 2020 Release Information

##### *New Rules and Fees – Decline Code Management and Data Consistency*

Introducing fees for excessive authorization attempts when a transaction is submitted after being declined multiple times. **Effective April 1, 2020**, the following fee will be assessed for re-attempted transactions using the same authorization more than 15 times in a 30 day period will be charged:

Fee Description	Domestic Fee	Cross-Border Fee
Declined Transactions in excess of the 15 <sup>th</sup> reattempt	\$0.10	\$0.15

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**Effective May 1, 2020**, fees will be assessed for manipulated authorization data in order to attempt to force an authorization through the system.

Fee Description	Domestic Fee	Cross-Border Fee
Data Consistency	\$0.10	\$0.15

Tracking of authorization attempts will begin according to specific categories:

- Category 1 – Issuer will never approve (card blocked, never existed, etc.)
- Category 2 – Issuer cannot approve at this time (system issue, lack of funds, etc.)
- Category 3 – Issuer cannot approve with the following details (based on details provided in transaction such as invalid CVV, account number, etc.)
- Category 4 – Generic response codes (many technical in nature)

**Effective April 1, 2021**, all re-attempts on an authorization where the original authorization received a decline response in Category 1 will be prohibited.

**Effective April 1, 2022**, a fee will be assessed for each re-attempted authorization where the original authorization received a decline response in Category 1:

Fee Description	Domestic Fee	Cross-Border Fee
TBD	\$0.10	\$0.15

### *Renaming and Modifying Interchange Rates for Downgrade Transactions*

- The Standard and Electronic downgrade interchange rate for transactions that fail CPS qualifications will be eliminated

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- Standard and Electronic downgrades will be renamed to Non-Qualified
- The new Non-Qualified rate will be assessed for Consumer Credit transactions as follows:

Consumer Credit Product	Existing Downgrade Program	Existing Interchange Rate	New Program and Rate
Visa Traditional	Standard	2.70%+\$0.10	<b>Non-Qualified 3.15%+\$0.10</b>  Note: \$1.10 maximum for MCC 5541 and 5542
Traditional Rewards			
Visa Signature			
Visa Signature Preferred		2.95%+\$0.10	
Visa Traditional	Electronic (EIRF)	2.30%+\$0.10	
Visa Traditional Rewards			
Visa Signature			

### *New Descriptors for Travel MCCs*

Renaming Electronic and Rewards 2 interchange programs to Travel Service and introducing a new Business Tier 5:

Existing Interchange Program	Existing Statement Description	New Interchange Program	New Statement Description
Business Standard Tier 1	Bus Tier 1 Standard	<b>Non-qualified Business Credit</b>	<b>Business Non-Qualified</b>
Business Standard Tier 2	Bus Tier 2 Standard	<b>Non-qualified Business Credit</b>	<b>Business Non-Qualified</b>
Business Standard Tier 3	Bus Tier 3 Standard	<b>Non-qualified Business Credit</b>	<b>Business Non-Qualified</b>
Business Standard Tier 4	Bus Tier 4 Standard	<b>Non-qualified Business Credit</b>	<b>Business Non-Qualified</b>
Business Tier 1 – Electronic	Bus Tier 1 Electronic	<b>US Business Tier 1 Travel</b>	<b>Bus Tier 1 Travel</b>
Business Tier 2 – Electronic	Bus Tier 2 Electronic	<b>US Business Tier 2 Travel</b>	<b>Bus Tier 2 Travel</b>
Business Tier 3 – Electronic	Bus Tier 3 Electronic	<b>US Business Tier 3 Travel</b>	<b>Bus Tier 3 Travel</b>
Business Tier 4 – Electronic	Bus Tier 4 Electronic	<b>US Business Tier 4 Travel</b>	<b>Bus Tier 4 Travel</b>
N/A	N/A	<b>US Business Tier 5 Travel</b>	<b>Bus Tier 5 Travel</b>
EIRF Credit	Signature Cards	<b>Visa Signature and Visa Infinite (not spend-qualified) Travel</b>	<b>Signature Travel</b>

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### *New Descriptors for Existing Business, Corporate, and Purchasing Fee Programs*

Modifications to the fee descriptors for Business Card, Commercial Card, Corporate Card, and Purchasing Card Programs are as follows:

Existing Interchange Program	Existing Statement Description	New Interchange Program	New Statement Description
Business Card - Standard Debit	DB Business Card – Standard	<b>Non-Qualified Business Debit</b>	<b>DB Business Card - Non-Qual</b>
Commercial Standard-Prepaid	Commercial Standard Prepaid	<b>Non-Qualified Commercial Prepaid</b>	<b>Commercial Non-Qual Prepaid</b>
Corporate Card - Standard	Corporate Card Standard	<b>Non-Qualified Corporate Credit</b>	<b>Corporate Non-Qualified</b>
Corporate Card - Standard with Data	Corporate Standard w/data	<b>Non-Qualified Corporate with Data</b>	<b>Corporate Non-Qual w/data</b>
Purchasing Card - Standard	Purchasing Card Standard	<b>Non-Qualified Purchasing Credit</b>	<b>Purchasing Non-Qualified</b>
Purchasing Card - Standard with Data	Purchasing Standard w/data	<b>Non-Qualified Purchasing with Data</b>	<b>Purchasing Non-Qual w/data</b>

### *New Rates for Corporate and Purchasing Level 2 Fuel Rates*

New rates for Corporate and Purchasing Level 2 fuel transactions are as follows:

Fee Name	Existing Rate	New Rate
Corporate Card – Fuel, Level 2	2.05% + \$0.10	<b>2.20% + \$0.10</b>
Purchasing Card – Fuel, Level 2	2.05% + \$0.10	<b>2.20% + \$0.10</b>

### *Changes to Business Credit Interchange Fee Programs*

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- Small Business credit transactions that fail CPS qualification will no longer be assessed Standard Tier interchange rates
- The new **Non-Qualified** interchange rate of **3.15% + \$0.20** will be applied

Renaming the following interchange programs:

Existing Interchange Program	New Interchange Program
Business Electronic	Travel
Card-Not-Present	Product 1
Card Present	Product 2

### *Introducing New Visa Traditional Supermarket Interchange Program*

The following interchange programs will be renamed to Supermarket No Threshold and new rates introduced as indicated below:

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Traditional	Supermarket No Threshold	1.22% + \$0.05	<b>Supermarket No Threshold</b>	<b>1.50% + \$0.07</b>
Visa Traditional Rewards	Rewards 1	1.65% + \$0.10		
Visa Traditional Visa Traditional Rewards	Small Ticket Credit	1.65% + \$0.04		
Visa Signature (Includes Visa Infinite (not spend qualified))	Rewards 1	1.65% + \$0.10		<b>1.65% + \$0.07</b>
Visa Signature (Includes Visa Infinite (not spend qualified))	Small Ticket Credit	1.65% + \$0.04		
Visa Signature Preferred (Includes Visa Infinite (spend qualified))	Retail	2.10% + \$0.10		<b>2.00% + \$0.07</b>

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Modifications to Small Business interchange programs:

- Business-to-Business interchange rates on Small Business products will be eliminated
- A new Small Business Tier 5 Spend Qualification will be introduced and rates for Small Business Tiers 1-4 will be modified as follows:

Small Business Tier	Interchange Fee Program	Existing Interchange Rate	New Interchange Rate
Small Business Tier I	Business Level II	2.05% + \$0.10	<b>1.90% + \$0.10</b>
	Business Product 2 (currently Retail)	2.20% + \$0.10	<b>1.90% + \$0.10</b>
	Business Product 1 (currently CNP)	2.25% + \$0.10	<b>2.65% + \$0.10</b>
	Business Travel (currently Electronic)	2.40% + \$0.10	<b>2.35% + \$0.10</b>
	Business Non-Qualified (currently Standard)	2.95% + \$0.10	<b>3.15% + \$0.20</b>
	Business Utility Program	\$1.50	\$1.50
Small Business Tier II	Business Level II	2.05% + \$0.10	2.05% + \$0.10
	Business Product 2 (currently Retail)	2.30% + \$0.10	<b>2.05% + \$0.10</b>
	Business Product 1 (currently CNP)	2.45% + \$0.15	<b>2.80% + \$0.10</b>
	Business Travel (currently Electronic)	2.75% + \$0.15	<b>2.50% + \$0.10</b>
	Business Non-Qualified (currently Standard)	2.95% + \$0.20	<b>3.15% + \$0.20</b>
	Business Utility Program	\$1.50	\$1.50
Small Business Tier III	Business Level II	2.05% + \$0.10	<b>2.10% + \$0.10</b>
	Business Product 2 (currently Retail)	2.40% + \$0.10	<b>2.10% + \$0.10</b>
	Business Product 1 (currently CNP)	2.60% + \$0.20	<b>2.85% + \$0.10</b>
	Business Travel (currently Electronic)	2.85% + \$0.20	<b>2.55% + \$0.10</b>
	Business Non-Qualified (currently Standard)	2.95% + \$0.20	<b>3.15% + \$0.20</b>
	Business Utility Program	\$1.50	\$1.50
Small Business Tier IV	Business Level II	2.20% + \$0.10	<b>2.20% + \$0.10</b>
	Business Product 2 (currently Retail)	2.50% + \$0.10	<b>2.20% + \$0.10</b>
	Business Product 1 (currently CNP)	2.70% + \$0.20	<b>2.95% + \$0.10</b>
	Business Travel (currently Electronic)	2.95% + \$0.20	<b>2.65% + \$0.10</b>

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	Business Non-Qualified (currently Standard)	2.95% + \$0.25	<b>3.15% + \$0.20</b>
	Business Utility Program	\$1.50	\$1.50
Small Business Tier V	Business Level II	N/A	<b>2.25% + \$0.10</b>
	Business Product 2	N/A	<b>2.25% + \$0.10</b>
	Business Product 1	N/A	<b>3.00% + \$0.10</b>
	Business Travel	N/A	<b>2.70% + \$0.10</b>
	Business Non-Qualified	N/A	<b>3.15% + \$0.10</b>
	Business Utility Program	N/A	<b>\$1.50</b>

### *U.S. Acquirer Pricing Modifications*

- The Network Acquirer Processing Fee will be extended to include reversals
- Automated Fuel Dispenser transactions will be included in the Authorization Misuse Fee
- Introducing new rates for Account Verification Fees and Network Processing Fee as follows:

Fee Type	Fee Descriptor	Existing Rate	New Rate
U.S. Acquirer Account Verification Fees	Domestic Debit	\$0.005	<b>\$0.030</b>
	Domestic Credit	\$0.010	<b>\$0.035</b>
	International	\$0.045	<b>\$0.070</b>
Network Acquirer Processing Fee	Domestic Debit Reversals	N/A	<b>\$0.0155</b>
	Domestic Credit Reversals	N/A	<b>\$0.0195</b>
	International Debit Reversals	N/A	<b>\$0.0355</b>
	International Credit Reversals	N/A	<b>\$0.0395</b>

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### Visa Future Release Information – Effective October 16, 2020

#### *Restructuring for Visa Consumer Credit Transactions*

Eliminating the following:

- Business-to-Business MCCs and interchange fees for Visa Signature Preferred and Visa Infinite (spend-qualified) transactions
- Select Developing Market MCCs and interchange fee qualification logic
- Travel Service MCCs that apply to consumer credit transactions

MCC 5541 - Service Stations (with or without Ancillary Services), MCC 9211 – Court Costs (including Alimony and Child Support), and MCC 9222 – Fines will remain eligible for Small Ticket Interchange Program and existing interchange rates.

Introducing a new Small Ticket fee program for select MCCs as follows:

- Small Ticket does not impact VPP program
- Existing product-specific and CPS fee descriptors and rates will be eliminated and new merchant segment fee descriptors and rates will apply
- CPS/Recurring Payment program will be expanded to include Visa Signature Preferred and Visa Infinite (spend-qualified) transactions and new descriptor and rates will apply
- There will not be any changes to the existing CPS qualification processing rules or authorization requirements
- There are no changes to CPS/Charity and Religious Organizations or Utility Fee Program
- Transactions from MCC 8398, 8661, and 4900 that do not meet CPS qualification for their programs but meet CPS qualification for another program may qualify for Product 1 or Product 2
- No changes to the existing CPS/Government Credit Fee Program

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MCCs	Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
4111 - Local and Suburban Commuter Pass Transportation 4112 - Passenger Railways 4131 - Bus Lines 5310 - Discount Stores 5331 - Variety Stores 5399 - Misc. Food Stores – Convenience Stores & Specialty Markets 5552 - Electronic Vehicle Charging 7211 - Laundries(Family & Commercial) 7216 - Dry Cleaners 7523 - Parking Lots, Meters, & Garages 7542 - Car Washes 7800 - Gov't Owned Lotteries 7832 - Motion Picture Theaters 7994 - Video Game Arcades/Establishments 7995 - Betting	Visa Traditional	Small Ticket	1.65% + \$0.04	Small Ticket	1.90% (min \$0.04)
	Visa Traditional Rewards				2.20% (min \$0.04)
	Visa Signature	1.65% + \$0.04			
	Visa Signature Preferred	Retail	2.10% + \$0.10		2.20% (min \$0.04)

The changes by merchant segment are as follows:

New Restaurant Interchange Rates – CPS Retail Key Entry will be eligible for Restaurant 1 rates

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Traditional	Retail Key Entry/Card Not Present	1.80%+\$0.10	Restaurant 1 (CNP)	2.20% (min \$0.08)
Visa Traditional Rewards	Rewards 2	1.95%+\$0.10		
Visa Traditional	Restaurant	1.54%+\$0.10	Restaurant 2 (CP)	2.10% (min \$0.04)
Visa Traditional Rewards	Small Ticket	1.65%+\$0.04		
	Rewards 2	1.95%+\$0.10		

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Visa Signature (Includes Visa Infinite not spend qualified)	Electronic	2.30%+\$0.10	<b>Restaurant 1 (CNP)</b>	<b>2.70% (min \$0.08)</b>
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Electronic Retail Key Entry/Card Not Present	2.40%+\$0.10		
Visa Signature (Includes Visa Infinite not spend qualified)	Small Ticket	1.65%+\$0.04	<b>Restaurant 2 (CP)</b>	<b>2.60% (min \$0.04)</b>
	Electronic	2.30%+\$0.10		
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Electronic (Card Present)	2.40%+\$0.10		

### New Taxi Interchange Rates

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Traditional	Retail Key Entry/Card Not Present	1.80%+\$0.10	<b>Taxi 1 (CNP)</b>	<b>2.20% (min \$0.08)</b>
Visa Traditional Rewards	Rewards 2	1.95%+\$0.10		
Visa Traditional	Retail	1.51%+\$0.10	<b>Taxi 2 (CP)</b>	<b>2.10% (min \$0.04)</b>
	Small Ticket	1.65%+\$0.04		
Visa Traditional Rewards	Small Ticket	1.65%+\$0.04		
	Rewards 1	1.65%+\$0.10		
Visa Signature (Includes Visa Infinite not spend qualified)	Rewards 2	1.95%+\$0.10	<b>Taxi 1 (CNP)</b>	<b>2.70% (min \$0.08)</b>
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail (Key Entry)	2.10%+\$0.10		
	Card Not Present	2.40%+\$0.10		
Visa Signature (Includes Visa Infinite not spend qualified)	Small Ticket	1.65%+\$0.04	<b>Taxi 2 (CP)</b>	<b>2.60% (min \$0.04)</b>
	Rewards 1	1.65%+\$0.10		
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail	2.10%+\$0.10		

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New Insurance, Services, Education, Healthcare, Real Estate, and Advertising Interchange Rates

Retail 2 Program is being eliminated and a ticket sized qualification will be added

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Traditional	Retail 2 Emerging Market	1.43%+\$0.05	<b>Insurance</b>	<b>1.43%+\$0.05</b>
Visa Traditional Rewards				
Visa Signature (Includes Visa Infinite not spend qualified)				
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail	2.10%+\$0.10		<b>2.25%+\$0.10</b>
	Card Not Present	2.40%+\$0.10		

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate	
Visa Traditional	Retail	1.51%+\$0.10	<b>Real Estate (Transactions &gt;= \$500)</b>	<b>1.43%+\$0.05</b>	
	Retail Key Entry E-Commerce Basic Card Not Present	1.80%+\$0.10			
Visa Traditional Rewards Visa Signature (Includes Visa Infinite not spend qualified)	Rewards 1	1.65%+\$0.10			
	Rewards 2	1.95%+\$0.10			
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail	2.10%+\$0.10			<b>2.15%+\$0.10</b>
	Card Not Present (CNP)	2.40%+\$0.10			

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Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate			
Visa Traditional	Retail 2 Emerging Market	1.43%+\$0.05	<b>Services (Transactions &gt;= \$100)</b>	<b>1.55%+\$0.10</b>			
	Retail	1.51%+\$0.10					
	Retail Key Entry E-Commerce Basic Card Not Present	1.80%+\$0.10					
Visa Traditional Rewards	Retail 2 Emerging Market	1.43%+\$0.05		<b>Services (Transactions &gt;= \$100)</b>	<b>1.70%+\$0.10</b>		
	Rewards 1	1.65%+\$0.10					
	Rewards 2	1.95%+\$0.10					
Visa Signature (Includes Visa Infinite not spend qualified)	Retail 2 Emerging Market	1.43%+\$0.05			<b>Services (Transactions &gt;= \$100)</b>	<b>1.85%+\$0.10</b>	
	Rewards 1	1.65%+\$0.10					
	Rewards 2	1.95%+\$0.10					
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail Business to Business (B2B)	2.10%+\$0.10				<b>Services (Transactions &gt;= \$100)</b>	<b>2.30%+\$0.10</b>
	Card Not Present (CNP)	2.40%+\$0.10					

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate			
Visa Traditional	Retail	1.51%+\$0.10	<b>Advertising</b>	<b>1.55%+\$0.10</b>			
	Small Ticket	1.65%+\$0.04					
	Retail Key Entry E-Commerce Basic Card Not Present	1.80%+\$0.10					
Visa Traditional Rewards	Small Ticket	1.65%+\$0.04		<b>Advertising</b>	<b>1.70%+\$0.10</b>		
	Rewards 1	1.65%+\$0.10					
	Rewards 2	1.95%+\$0.10					
Visa Signature (Includes Visa Infinite not spend qualified)	Small Ticket	1.65%+\$0.04			<b>Advertising</b>	<b>1.75%+\$0.10</b>	
	Rewards 1	1.65%+\$0.10					
	Rewards 2	1.95%+\$0.10					
		2.10%+\$0.10				<b>Advertising</b>	<b>2.30%+\$0.10</b>

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Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail Business to Business (B2B)		
	Card Not Present (CNP)	2.40%+\$0.10	

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate	
Visa Traditional	Retail	1.51%+\$0.10	<b>Healthcare (Transactions &gt;= \$500)</b>	<b>1.43%+\$0.05</b>	
	Retail Key Entry E-Commerce Basic Card Not Present	1.80%+\$0.10			
Visa Traditional Rewards Visa Signature (Includes Visa Infinite not spend qualified)	Rewards 1	1.65%+\$0.10			
	Rewards 2	1.95%+\$0.10			
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail	2.10%+\$0.10			<b>2.30%+\$0.10</b>
	Card Not Present (CNP)	2.40%+\$0.10			

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Traditional	Retail 2 Emerging Market	1.43%+\$0.05		<b>1.43%+\$0.05</b>
	Retail	1.51%+\$0.10		

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	Retail Key Entry E-Commerce Basic Card Not Present	1.80%+\$0.10	<b>Education</b> <b>(Transactions &gt;= \$500)</b>	
Visa Traditional Rewards Visa Signature (Includes Visa Infinite not spend qualified)	Retail 2 Emerging Market	1.43%+\$0.05		
	Rewards 1	1.65%+\$0.10		
	Rewards 2	1.95%+\$0.10		
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Retail	2.10%+\$0.10		
	Card Not Present (CNP)	2.40%+\$0.10		

### New Travel Interchange Rates

Consolidated consumer credit CPS qualified travel transactions into a single Travel interchange rate

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate	
Visa Traditional	e-Commerce Preferred Hotel and Car Rental	1.54%+\$0.10	<b>Travel</b>	<b>1.75%+\$0.10</b>	
	Small Ticket	1.65%+\$0.04			
	e-Commerce Preferred Passenger Transport	1.70%+\$0.10			
	Hotel and Car Rental Card Present	1.54%+\$0.10			
	Hotel and Car Rental Card-Not-Present (CNP)	1.54%+\$0.10			
	Passenger Transport	1.70%+\$0.10			
Visa Traditional Rewards	Small Ticket	1.65%+\$0.04			<b>1.95%+\$0.10</b>
	Rewards 2	1.95%+\$0.10			
Visa Signature (Includes Visa Infinite not spend qualified)	Small Ticket	1.65%+\$0.04			<b>2.25%+\$0.10</b>
	Electronic	2.30%+\$0.10			

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Visa Signature Preferred (Includes Visa Infinite spend qualified)	Electronic	2.40%+\$0.10		<b>2.40%+\$0.10</b>
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New CPS/Recurring Bill Payment, Telecommunications, and Cable rates

Extending CPS/Recurring Bill Payment program to include Visa Signature Preferred & Visa Infinite

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Signature Preferred (Includes Visa Infinite spend qualified)	Card Not Present (CNP)	2.40%+\$0.10	<b>Recurring</b>	<b>2.20%+\$0.05</b>

New Product 1 Interchange rates

- Renaming Card-Not-Present CPS-qualified to Product 1

Product	Interchange Rate Name	Existing Interchange Rate	New Interchange Rate Name	New Interchange Rate
Visa Traditional	Retail Key Entry	1.80% + \$0.10	<b>Visa Traditional Product 1</b>	<b>1.89% + \$0.10</b>
	CNP			
	e-Commerce Basic			
	e-Commerce Preferred			
	Retail			
	Account Funding	2.14% + \$0.10		
Visa Traditional Rewards	Rewards 2	1.95% + \$0.10	<b>Visa Traditional Rewards Product 1</b>	<b>2.04% + \$0.10</b>
	Account Funding	2.14% + \$0.10		

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Visa Signature	Rewards 2	1.95% + \$0.10	<b>Visa Signature Product 1</b>	<b>2.05% + \$0.10</b>
	Account Funding	2.14% + \$0.10		
Visa Signature Preferred	CNP	2.40% + \$0.10	<b>Visa Signature Preferred Product 1</b>	<b>2.50% + \$0.10</b>

### New Product 2 Interchange rates

- Renaming Card Present CPS-qualified to Product 2

Product	Interchange Rate Name	Existing Interchange Rate	New Interchange Rate Name	New Interchange Rate
Visa Traditional	Retail	1.51% + \$0.10	<b>Visa Traditional Product 2</b>	<b>1.55% + \$0.10</b>
Visa Traditional Rewards	Rewards 1	1.65% + \$0.10	<b>Visa Traditional Rewards Product 2</b>	<b>1.65% + \$0.10</b>
Visa Signature			<b>Visa Signature Product 2</b>	<b>1.65% + \$0.10</b>
Visa Signature Preferred	Retail	2.10% + \$0.10	<b>Visa Signature Preferred Product 2</b>	<b>2.20% + \$0.10</b>

### New CPS/Retail rates

- Expanding Retail Credit Threshold program to include Visa Signature, Visa Signature Preferred, and Visa Infinite
- Changes to existing CPS/Retail 1,2,and 3

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Traditional	Retail Tier 1	1.43% + \$0.10	<b>Retail Tier 1</b>	<b>1.27% + \$0.10</b>
Visa Traditional Rewards				
Visa Signature	Rewards 1	1.65% + \$0.10		
Visa Signature Preferred	Retail	2.10% + \$0.10		<b>1.97% + \$0.10</b>

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Visa Traditional	Retail Tier 2	1.47% + \$0.10	<b>Retail Tier 2</b>	1.47% + \$0.10
Visa Traditional Rewards				<b>1.58% + \$0.10</b>
Visa Signature				2.10% + \$0.10
Visa Signature Preferred	2.10% + \$0.10			
Visa Traditional	Retail Tier 3	1.51% + \$0.10	<b>Retail Tier 3</b>	<b>1.55% + \$0.10</b>
Visa Traditional Rewards				1.65% + \$0.10
Visa Signature				2.10% + \$0.10
Visa Signature Preferred				<b>2.15% + \$0.10</b>

### New Business Credit, Corporate Credit, and Purchasing Interchange rates

- Eliminating Business-to-Business interchange rate on Small Business products
- CPS/Retail Key Entry will no longer qualify for Card Present rates

Product	Interchange Program	Existing Interchange Rate	New Interchange Program	New Interchange Rate
Visa Signature Preferred	Retail (Key Entry)	2.10% + \$0.10	<b>Visa Signature Preferred Product 1</b>	<b>2.50% + \$0.10</b>
Small Business Tier I	Business Retail (Key Entry)	2.20% + \$0.10	<b>Small Business Tier I - Product 1</b>	<b>2.65% + \$0.10</b>
Small Business Tier II	Business Retail (Key Entry)	2.30% + \$0.10	<b>Small Business Tier II - Product 1</b>	<b>2.80% + \$0.10</b>
Small Business Tier III	Business Retail (Key Entry)	2.40% + \$0.10	<b>Small Business Tier III - Product 1</b>	<b>2.85% + \$0.10</b>
Small Business Tier IV	Business Retail (Key Entry)	2.50% + \$0.10	<b>Small Business Tier IV - Product 1</b>	<b>2.95% + \$0.10</b>
LMM	Commercial CP (Key Entry)	2.50% + \$0.10	<b>Commercial CNP</b>	<b>2.70% + \$0.10</b>

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### Mastercard Spring 2020 Release Information

#### *New Credit and Debit Products*

The following Consumer Credit and Debit cards will be available for issuance in the Middle East/Africa Region.

Consumer Credit	Consumer Debit
Digital Platinum	Digital Gold Debit
Digital World	Digital Platinum Debit
Digital World Elite	Digital World Debit
Digital World Elite Exclusive	Digital World Elite Debit

#### *Wholesale Travel Program*

Introducing new products and interchange rates as follows:

Product	New Rate
Mastercard B2B Product 1	2.00% + \$0.00
<b>Mastercard B2B Product 2</b>	<b>1.80% + \$0.00</b>
<b>Mastercard B2B Product 3</b>	<b>1.60% + \$0.00</b>
<b>Mastercard B2B Product 4</b>	<b>1.40% + \$0.00</b>
<b>Mastercard B2B Product 5</b>	<b>1.20% + \$0.00</b>
<b>Mastercard B2B Product 6</b>	<b>1.00% + \$0.00</b>

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### *New Commercial Credit Business to Business*

- Adding new products and interchange rates for bill payments made with commercial cards, Bill Pay Commercial and Commercial Bill Pay Standard
- Introducing three new products and interchange rates to the existing VIP Interchange program, Mastercard B2B VIP 12, 13, and 14
- Interchange rates are listed below:

New Interchange Program	New Rate
Commercial Bill Pay Standard	2.50% + 0.10
VIP Rate 12	2.15% + 0.10
VIP Rate 13	1.55% + 0.10
VIP Rate 14	0.40% + 0.00

### *New and Modified Consumer Credit*

Consumer Credit interchange rates as follows:

Group	Core Value	Enhanced Value	World	World High Value	World Elite
Airline	N/A	N/A	N/A	Current: 2.30% + 0.10	Current: 2.30% + 0.10
				<b>New: 2.55% + 0.10</b>	<b>New: 2.55% + 0.10</b>
Convenience Purchases Base	Current: 1.90% + 0.00	Current: 1.90% + 0.00	Current: 2.00% + 0.00	Current: 2.00% + 0.00	Current: 2.00% + 0.00
	<b>New: 1.65% + 0.04</b>	<b>New: 1.80% + 0.04</b>	<b>New: 1.90% + 0.04</b>	<b>New: 2.30% + 0.04</b>	<b>New: 2.30% + 0.04</b>
Full UCAF	Current: 1.89% + 0.10	Current: 2.04% + 0.10	Current: 2.05% + 0.10	Current: 2.50% + 0.10	Current: 2.50% + 0.10
	<b>New: 1.95% + 0.10</b>	<b>New: 2.10% + 0.10</b>	<b>New: 2.20% + 0.10</b>	<b>New: 2.60% + 0.10</b>	<b>New: 2.60% + 0.10</b>
Key-entered	Current: 1.89% + 0.10	Current: 2.04% + 0.10	Current: 2.05% + 0.10	Current: 2.50% + 0.10	Current: 2.50% + 0.10
	<b>New: 1.95% + 0.10</b>	<b>New: 2.10% + 0.10</b>	<b>New: 2.20% + 0.10</b>	<b>New: 2.60% + 0.10</b>	<b>New: 2.60% + 0.10</b>

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Lodging and Auto Rental	Current: 1.58% + 0.10	Current: 1.80% + 0.10	N/A	N/A	N/A
	<b>New: 1.65% + 0.10</b>	<b>New: 1.75% + 0.10</b>			
Merchant UCAF	Current: 1.89% + 0.10	Current: 2.04% + 0.10	Current: 2.05% + 0.10	Current: 2.50% + 0.10	Current: 2.50% + 0.10
	<b>New: 1.95% + 0.10</b>	<b>New: 2.10% + 0.10</b>	<b>New: 2.20% + 0.10</b>	<b>New: 2.60% + 0.10</b>	<b>New: 2.60% + 0.10</b>
Merit I	Current: 1.89% + 0.10	Current: 2.04% + 0.10	Current: 2.05% + 0.10	Current: 2.50% + 0.10	Current: 2.50% + 0.10
	<b>New: 1.95% + 0.10</b>	<b>New: 2.10% + 0.10</b>	<b>New: 2.20% + 0.10</b>	<b>New: 2.60% + 0.10</b>	<b>New: 2.60% + 0.10</b>
Merit I (Real Estate MCCs)	Current: 1.10% + 0.00	Current: 1.10% + 0.00	Current: 1.10% + 0.00	No change: 2.20% + 0.10	No change: 2.20% + 0.10
	<b>New: 1.43% + 0.05</b>	<b>New: 1.43% + 0.05</b>	<b>New: 1.43% + 0.05</b>		
<b>Merit I (Day Care)</b>	Current: N/A	Current: N/A	Current: N/A	N/A	N/A
	<b>New: 1.60% + 0.10</b>	<b>New: 1.60% + 0.10</b>	<b>New: 1.60% + 0.10</b>		
Merit III Base	Current: 1.58% + 0.10	Current: 1.73% + 0.10	Current: 1.77% + 0.10	Current: 2.20% + 0.10	Current: 2.20% + 0.10
	<b>New: 1.65% + 0.10</b>	<b>New: 1.80% + 0.10</b>	<b>New: 1.90% + 0.10</b>	<b>New: 2.30% + 0.10</b>	<b>New: 2.30% + 0.10</b>
Passenger Transport	Current: 1.75% + 0.10	Current: 1.90% + 0.10	N/A	N/A	N/A
	<b>New: 1.65% + 0.10</b>	<b>New: 1.75% + 0.10</b>			
Restaurant	N/A	N/A	Current: 1.73% + 0.10	Current: 2.20% + 0.10	Current: 2.20% + 0.10
			<b>New: 1.85% + 0.10</b>	<b>New: 2.00% + 0.10</b>	<b>New: 2.00% + 0.10</b>
Standard	Current: 2.95% + 0.10	Current: 2.95% + 0.10	Current: 2.95% + 0.10	Current: 3.25% + 0.10	Current: 3.25% + 0.10
	<b>New: 3.15% + 0.10</b>	<b>New: 3.15% + 0.10</b>	<b>New: 3.15% + 0.10</b>	<b>New: 3.15% + 0.10</b>	<b>New: 3.15% + 0.10</b>
Supermarket Base	Current: 1.48% + 0.10	Current: 1.48% + 0.10	Current: 1.58% + 0.10	Current: 1.90% + 0.10	Current: 1.90% + 0.10
	<b>New: 1.45% + 0.10</b>	<b>New: 1.60% + 0.10</b>	<b>New: 1.70% + 0.10</b>	<b>New: 2.10% + 0.10</b>	<b>New: 2.10% + 0.10</b>
T&E	N/A	N/A	Current: 2.30% + 0.10	Current: 2.75% + 0.10	Current: 2.75% + 0.10
			<b>New: 2.25% + 0.10</b>	<b>New: 2.55% + 0.10</b>	<b>New: 2.55% + 0.10</b>
T&E Large Ticket	N/A	N/A	N/A	Current: 2.00% + 0.00	Current: 2.00% + 0.00
				<b>New: 2.55% + 0.00</b>	<b>New: 2.55% + 0.00</b>

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Utilities	Current: 0.00% + 0.65 <b>New: 0.00% + 0.75</b>	Current: 0.00% + 0.65 <b>New: 0.00% + 0.75</b>	Current: 0.00% + 0.65 <b>New: 0.00% + 0.75</b>	No change: 0.00% + 0.75	No change: 0.00% + 0.75
Consumer Credit Refund Group 1	N/A	N/A	Current: 2.42% + 0.00 <b>New: 2.30% + 0.00</b>	Current: 2.42% + 0.00 <b>New: 2.30% + 0.00</b>	Current: 2.42% + 0.00 <b>New: 2.30% + 0.00</b>
Consumer Credit Refund Group 2	Current: 2.09% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 2.09% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 2.09% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 2.09% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 2.09% + 0.00 <b>New: 1.75% + 0.00</b>
Consumer Credit Refund Group 3	Current: 1.95% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.95% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.95% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.95% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.95% + 0.00 <b>New: 1.75% + 0.00</b>
Consumer Credit Refund Group 4	Current: 1.82% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.82% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.82% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.82% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.82% + 0.00 <b>New: 1.75% + 0.00</b>
Consumer Credit Refund Group 5	Current: 1.73% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.73% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.73% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.73% + 0.00 <b>New: 1.75% + 0.00</b>	Current: 1.73% + 0.00 <b>New: 1.75% + 0.00</b>
<b>Small Ticket CP</b>	Current: N/A <b>New: 1.65% + 0.02</b>	Current: N/A <b>New: 1.80% + 0.02</b>	Current: N/A <b>New: 1.90% + 0.02</b>	Current: N/A <b>New: 2.30% + 0.02</b>	Current: N/A <b>New: 2.30% + 0.02</b>
<b>Small Ticket CNP</b>	Current: N/A <b>1.95% + 0.02</b>	Current: N/A <b>New: 2.10% + 0.02</b>	Current: N/A <b>2.20% + 0.02</b>	Current: N/A <b>2.60% + 0.02</b>	Current: N/A <b>2.60% + 0.02</b>

### *New and Modified Unregulated Consumer Debit and Prepaid*

New and modified Unregulated Consumer Debit and Prepaid interchange rates:

Program	Existing Prepaid Rate	New Debit Rate	Existing Prepaid Rate	New Prepaid Rate
<b>Merit I (Real Estate MCCs)</b>	1.10% + 0.00	<b>0.80 % + 0.25</b> <b>\$5.00 maximum</b>	1.10% + 0.00	<b>0.80 % + 0.25</b> <b>\$5.00 maximum</b>
Merit III Base	1.05% + 0.15	1.05% + 0.15	1.05% + 0.15	<b>1.15% + 0.15</b>

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### *New and Modified Unregulated Commercial Debit and Prepaid*

Eliminating Data Rate I (Healthcare MCCs) from the Unregulated Commercial Debit and Prepaid interchange program.

### **Mastercard Future Release Information – Effective October 16, 2020**

#### *New and Modified Consumer Credit*

New Small Ticket Card Present and new Small Ticket Card-Not-Present interchange rates will apply to transactions under \$5.00. Additional qualifying criteria and rates will be announced at a future October 2020 release documents.

### **PIN Debit Spring 2020 Release Information**

#### *PULSE Debit Network*

Effective **April 1, 2020** Pulse Merchant Participation Fee will be increasing:

Fee Type	Existing Rate	New Rate
PULSE Merchant Participation Fee	\$12.00	<b>\$16.00</b>

#### *SHAZAM Debit Network*

Effective **May 1, 2020** the Shazam Exempt Group 'C' for Petroleum MCC 5541 and 5542 will increase:

Fee Type	Existing Rate	New Rate
SHAZAM Exempt Group 'C'	\$0.13 + 0.80%	<b>\$0.14 + 0.80% CAP of \$0.95</b>

Please contact Heartland with any questions.

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