

NETWORK RELEASE INTERCHANGE & FEE ANNOUNCEMENTS

EFFECTIVE OCTOBER 2023

July 2023

VISA Interchange Program & Rate Changes

VISA – Modifications to Consumer Credit Interchange Rates – U.S.

Effective October 13, 2023, Visa will modify the following Infinite Interchange Program rates for the following,

Program	Product	Current Rate	Rate Effective October 13, 2023
Travel	Infinite (Spend Qualified)	2.40% + \$0.10	2.55% + \$0.10
Product 1	Infinite (Spend Non- Qualified)	2.05% + \$0.10	2.20% + \$0.10
	Infinite (Spend Qualified)	2.50% + \$0.10	2.60% + \$0.10
Product 1 Tokenized	Infinite (Spend Non- Qualified)	1.95% + \$0.10	2.10% + \$0.10
	Infinite (Spend Qualified)	2.40% + \$0.10	2.50% + \$0.10
Product 2	Infinite (Spend Non- Qualified)	1.65% + \$0.10	1.90% + \$0.10
	Infinite (Spend Qualified)	2.10% + \$0.10	2.30% + \$0.10
Retail Tier 1	Infinite (Spend Non- Qualified)	1.65% + \$0.10	1.90% + \$0.10
	Infinite (Spend Qualified)	2.10% + \$0.10	2.30% + \$0.10
Retail Tier 2	Infinite (Spend Non- Qualified)	1.65% + \$0.10	1.90% + \$0.10
	Infinite (Spend Qualified)	2.10% + \$0.10	2.30% + \$0.10
Retail Tier 3	Infinite (Spend Non- Qualified)	1.65% + \$0.10	1.90% + \$0.10
	Infinite (Spend Qualified)	2.10% + \$0.10	2.30% + \$0.10
CBPS	Infinite (Spend Non- Qualified)	2.05% + \$0.10	2.20% + \$0.10
	Infinite (Spend Qualified)	2.50% + \$0.10	2.60% + \$0.10

VISA – Modifications to Consumer Credit Supermarket Interchange Rates – U.S.

Effective October 13, 2024, Visa will modify the following Consumer Credit Supermarket Tier 0 and Tier 1 CPS-qualified interchange rates.

Supermarket Tier	Product	Current Rate	Rate Effective October 13, 2023
Tier 0	Traditional Credit	1.15% + \$0.05	1.18% + \$0.05
	Traditional Rewards		
	Signature	1.40% + \$0.05	1.55% + \$0.05
	Signature Preferred	1.40% + \$0.05	1.65% + \$0.05
	Infinite		
Tier 1	Traditional	1.15% + \$0.05	1.20% + \$0.05
	Traditional Rewards		
	Signature	1.50% + \$0.05	1.55% + \$0.05
	Signature Preferred	1.55% + \$0.05	1.65% + \$0.05
	Infinite		

VISA – Modifications to Consumer Credit Interchange Rates – U.S.

Effective April 12, 2024, Visa will modify the following Consumer Credit interchange program rates:

Program	Product	Non-Token Rates		Tokenized Rates	
		Current	Effective April 12, 2024	Current	Effective April 12, 2024
Product 1	Traditional	1.89% + \$0.10	1.90% + \$0.10	1.80% + \$0.10	1.81% + \$0.10
	Traditional Rewards	2.04% + \$0.10	2.05% + \$0.10	1.95% + \$0.10	1.96% + \$0.10
	Signature	2.05% + \$0.10	2.06% + \$0.10	1.95% + \$0.10	1.96% + \$0.10
	Signature Preferred	2.50% + \$0.10	2.52% + \$0.10	2.40% + \$0.10	2.42% + \$0.10
Healthcare	Traditional	1.53% + \$0.05	1.52% + \$0.10	1.43% + \$0.05	1.42% + \$0.10
	Traditional Rewards				
	Signature				
	Infinite (Spend Non-Qual)	2.40% + \$0.10	2.38% + \$0.15	2.30% + \$0.10	2.28% + \$0.15
	Signature Preferred	2.40% + \$0.10	2.38% + \$0.15	2.30% + \$0.10	2.29% + \$0.15
Education	Traditional	1.53% + \$0.05	1.52% + \$0.10	1.43% + \$0.05	1.42% + \$0.10
	Traditional Rewards				
	Signature				
	Infinite (Spend Non-Qual)	2.25% + \$0.10	2.23% + \$0.15	2.15% + \$0.10	2.13% + \$0.15
	Signature Preferred	2.25% + \$0.10	2.24% + \$0.15	2.15% + \$0.10	2.14% + \$0.15
	Infinite (Spend Qualified)	2.25% + \$0.10	2.24% + \$0.15	2.15% + \$0.10	2.14% + \$0.15
Real Estate	Traditional	1.53% + \$0.05	1.52% + \$0.10	1.43% + \$0.05	1.42% + \$0.10
	Traditional Rewards				
	Signature				
	Infinite (Spend Non-Qual)	2.25% + \$0.10	2.23% + \$0.15	2.15% + \$0.10	2.13% + \$0.15
	Signature Preferred	2.25% + \$0.10	2.24% + \$0.15	2.15% + \$0.10	2.14% + \$0.15
	Infinite (Spend Qualified)	2.25% + \$0.10	2.24% + \$0.15	2.15% + \$0.10	2.14% + \$0.15
Services	Traditional	1.65% + \$0.10	1.60% + \$0.15	1.55% + \$0.10	1.50% + \$0.15
	Traditional Rewards	1.80% + \$0.10	1.65% + \$0.15	1.70% + \$0.10	1.55% + \$0.15
	Signature	1.95% + \$0.10	1.90% + \$0.15	1.85% + \$0.10	1.80% + \$0.15
	Infinite (Spend Non-Qual)	2.40% + \$0.10	2.42% + \$0.15	2.30% + \$0.10	2.32% + \$0.15
	Signature Preferred	1.95% + \$0.10	1.90% + \$0.15	1.85% + \$0.10	1.80% + \$0.15
	Infinite (Spend Qualified)	2.40% + \$0.10	2.42% + \$0.15	2.30% + \$0.10	2.32% + \$0.15
Travel	Traditional	1.75% + \$0.10		1.76% + \$0.10	
	Traditional Rewards	1.95% + \$0.10		1.96% + \$0.10	
	Signature	2.25% + \$0.10		2.26% + \$0.10	

Signature Preferred	2.40% + \$0.10	2.42% + \$0.11
---------------------	----------------	----------------

VISA – New Performance Threshold Program for Recurring Transactions – U.S.

Effective April 12, 2024, Visa is introducing a new performance threshold program for certain consumer credit recurring transactions that fall under the following MCCs:

- 4814—Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services
- 4899—Cable, Satellite and Other Pay Television / Radio / Streaming Services.

New Performance Thresholds:

Recurring Performance Threshold	Transaction Count Minimum	Payment Volume Minimum	Maximum Dispute Ratio	Payment Card Industry(PCI) compliance
Threshold I	50 million	\$10 billion	0.020%	Required
Threshold II	40 million	\$7.5 billion	0.020%	Required
Threshold III	30 million	\$5 billion	0.020%	Required

Eligible transactions will qualify for the following rates:

Program	Product	Non-Token Rates	Tokenized Rates
		Effective April 12, 2024	Effective April 12, 2024
Recurring Tier 1	Traditional	1.33% + \$0.05	1.23% + \$0.05
	Traditional Rewards		
	Signature Credit		
	Signature Preferred		
Recurring Tier 2	Infinite	1.85% + \$0.05	1.75% + \$0.05
	Traditional		
	Traditional Rewards		
	Signature		
	Signature Preferred		
Recurring Tier 3	Infinite	1.43% + \$0.05	1.33% + \$0.05
	Traditional		
	Traditional Rewards		
	Signature		
	Signature Preferred		
Recurring Tier 3	Infinite	2.20% + \$0.05	2.10% + \$0.05
	Traditional		
	Traditional Rewards		
	Signature		
	Signature Preferred		
Recurring Tier 3	Infinite	1.53% + \$0.05	1.43% + \$0.05
	Traditional		
	Traditional Rewards		
	Signature		
	Signature Preferred		
Recurring Tier 3	Infinite	2.30% + \$0.05	2.20% + \$0.05
	Traditional		
	Traditional Rewards		
	Signature		
	Signature Preferred		

VISA – Modifications to the Small Merchant Interchange Programs – U.S.

Visa is introducing new interchange programs to support the existing Small Merchant Program for card present and card not present transactions. Merchants in the following segments will see the following new descriptors on eligible transactions,

Segment	Interchange Program	Effective October 13, 2023
Restaurant	Merchant Credit & Rewards	2.10% (min \$0.04)
	Merchant Signature, Signature Preferred & Infinite	2.60% (min \$0.04)
Taxi	Merchant Credit & Rewards	2.10% (min \$0.04)
	Merchant Signature, Signature Preferred & Infinite	2.60% (min \$0.04)
Real Estate	Merchant Credit & Rewards	1.43% + \$0.05
	Merchant Signature, Signature Preferred & Infinite	2.15% + \$0.10
Education	Merchant Credit & Rewards	1.43% + \$0.05
	Merchant Signature, Signature Preferred & Infinite	2.15% + \$0.10
Healthcare	Merchant Credit & Rewards	1.43% + \$0.05
	Merchant Signature, Signature Preferred & Infinite	2.15% + \$0.10
Advertising	Merchant Credit & Rewards	1.55% + \$0.10
	Merchant Rewards	1.70% + \$0.10
	Merchant Signature	1.75% + \$0.10
	Merchant Signature Preferred & Infinite	2.30% + \$0.10
Insurance	Merchant Credit & Rewards	1.43% + \$0.05
	Merchant Signature, Signature Preferred & Infinite	2.25% + \$0.10
Services	Merchant Credit & Rewards	1.55% + \$0.10
	Merchant Rewards	1.70% + \$0.10
	Merchant Signature	1.85% + \$0.10
	Merchant Signature Preferred & Infinite	2.30% + \$0.10
Telecom	Merchant Credit & Rewards	1.43% + \$0.05
	Merchant Signature, Signature Preferred & Infinite	2.20% + \$0.05

Program Eligibility: Marketplaces and merchants that assess a surcharge to consumers are not eligible for the Small Merchant program. Program eligibility is at the Tax ID level and volume cannot exceed \$280,000 annually on U.S. Domestic Consumer Credit Sales.

VISA – Modifications to Interregional Consumer and Commercial Interchange Programs and Rates– U.S.

Visa is eliminating and introducing several interchange programs. The changes are specific to interregional programs where the merchant and issuer are in different countries.

The following Consumer Programs will be eliminated:

- Electronic
- Acquirer Chip
- Issuer Chip
- Electronic Commerce Merchant
- Secure Electronic Commerce

Visa will introduce several new programs that will be eligible to both consumer and commercial card transactions including business cards.

- Interregional Base (Card Present)
- Interregional (Card Not Present)

Card present consumer and commercial card transactions may see the following shift,

Eliminated Programs		Programs Effective October 13, 2023	
Electronic	1.10%	Non-Premium Base	1.10%
Acquirer Chip	1.00%		
Issuer Chip	1.20%		
Consumer Premium	1.80%	Consumer Premium Base	1.85%
Consumer Super Premium	1.97%	Consumer Super Premium Base	1.98%
Business Card	2.00%	Business Base	2.00%
Corporate Card	2.00%	Corporate Base	2.00%
Purchasing Card	2.00%	Purchasing Base	2.00%

Card not present consumer and commercial card transactions may see the following shift,

Eliminated Programs		Programs Effective October 13, 2023	
Electronic Commerce Merchant	1.44%	Non-Premium Alternative	1.60%
Secure Electronic Commerce	1.20%		
Consumer Premium	1.80%	Consumer Premium Alternative	1.85%
Consumer Super Premium	1.97%	Consumer Super Premium Alternative	1.98%
Business Card	2.00%	Business Card Alternative	2.00%
Corporate Card	2.00%	Corporate Card Alternative	2.00%
Purchasing Card	2.00%	Purchasing Card Alternative	2.00%

Visa is introducing new Downgrade Interchange Programs that will be assessed to transactions that fail to meet the edit criteria for Base or Alternative.

Current Program		Program Effective October 13, 2023	
Standard	1.60%	Non-Premium Downgrade	1.65%
Consumer Premium	1.80%	Consumer Premium Downgrade	1.90%
Consumer Super Premium	1.97%	Consumer Super Premium Downgrade	2.03%
Business Card	2.00%	Business Card Downgrade	2.05%
Corporate Card	2.00%	Corporate Card Downgrade	2.05%
Purchasing Card	2.00%	Purchasing Card Downgrade	2.05%

Visa is introducing the following interchange programs and rates for refunds,

New Program	Rate Effective October 13, 2023
Credit Voucher Consumer	1.00%
Credit Voucher Commercial	1.80%

Visa is updating the name of their existing Standard interchange program to Uncategorized. The Uncategorized interchange program will be assessed when transactions do not meet the criteria for any other program.

Visa – Modifications to Intraregional Consumer and Commercial Interchange Programs and Rates - LATAM

Visa is eliminating and introducing several interchange programs in the LATAM region. The changes are specific to interregional programs where the merchant and issuer are within the LATAM region but in different countries.

The following Consumer Programs will be eliminated:

- Electronic
- Acquirer Chip
- Issuer Chip
- Electronic Commerce Merchant
- Secure Electronic Commerce

Visa will introduce several new programs that will be eligible to both consumer and commercial card transactions including business cards.

- Interregional Base (Card Present)
- Interregional (Card Not Present)

Eliminated Programs		Programs Effective October 13, 2023	
Intraregional Electronic	1.10%	Intraregional Non-Premium Base	1.10%
Intraregional Issuer Chip	1.20%		
Intraregional Acquire Chip	1.00%		
Intraregional Super Premium	1.97%	Intraregional Super Premium Base	1.98%
Intraregional Premium Card	1.80%	Intraregional Premium Base	1.85%
Intraregional Business Card	2.00%	Intraregional Business Base	2.00%
Intraregional Corporate Card	2.00%	Intraregional Corporate Base	2.00%
Intraregional Purchasing Card	2.00%	Intraregional Purchasing Base	2.00%
Intraregional Electronic Commerce Merchant	1.44%	Intraregional Super Premium Alternative	1.98%
Intraregional Secure Electronic Commerce	1.20%		
Intraregional Premium Card	1.80%	Intraregional Premium Alternative	1.85%
Intraregional Super Premium	1.97%	Intraregional Non- Premium Alternative	1.60%
Intraregional Business Card	2.00%	Intraregional Business Alternative	2.00%
Intraregional Corporate Card	2.00%	Intraregional Corporate Alternative	2.00%
Intraregional Purchasing Card	2.00%	Intraregional Purchasing Alternative	2.00%
Intraregional Standard Super Premium	1.97%	Intraregional Super Premium Downgrade	2.03%
Intraregional Standard Premium	1.80%	Intraregional Premium Downgrade	1.90%
Intraregional Standard	1.60%	Intraregional Non-Premium Downgrade	1.65%
Intraregional Standard Business	2.05%	Intraregional Business Downgrade	2.05%
Intraregional Standard Corporate	2.05%	Intraregional Corporate Downgrade	2.05%
Intraregional Standard Purchasing	2.05%	Intraregional Purchasing Downgrade	2.05%
Intraregional Electronic Return	1.10%	Intraregional Consumer Credit Voucher	1.00%
Intraregional Issuer Chip Return	1.20%		
Intraregional Acquire Chip Return	1.00%		
Intraregional Business Card return	2.00%	Intraregional Commercial Credit Voucher	1.80%
Intraregional Corporate Card Return	2.00%		
Intraregional Purchasing Card return	2.00%		

VISA – Modifications to CPS Eligibility for Fleet Card AFD Transactions – U.S.

Effective October 19, 2024, Visa will increase the AFD CPS eligibility limit for Fleet cards from \$500 to \$1,000.

VISA Network Fee Changes

VISA – New Digital Commerce Services Fee – U.S.

Effective October 1, 2023, Visa will begin assessing a new digital eCommerce fee of 0.0075% on all card not present settled transactions, with a minimum fee of \$0.0075 per transaction.

Service Fee	October 1, 2023
VS DIGITAL COMMERCE SERVICES FEE	0.0075% min \$0.0075

With the introduction of this fee, Visa will include access to the services below at no cost for CNP transactions.

Service Fee	Current Rate	October 1, 2023
VS Address Verification Service (AVS)	\$0.001	\$0
VS Card Verification Value 2 (CVV2) Verification	\$0.0025	\$0
*VS Merchant-Initiated Transaction (MIT) Service	\$0.01 per txn for storing OTID \$0.005 per txn for retrieving OTID \$5,000 monthly minimum	\$0

*Worldpay support for this service varies by platform.

VISA – New Commercial Solutions Fee – U.S.

Effective April 1, 2024, Visa will begin assessing a new commercial solutions fee of 0.01% on all card present and card not present transactions processed on a commercial card. The commercial card volume includes business, corporate, and purchasing credit, debit and prepaid.

Service Fee	April 1, 2024
VS COMMERCIAL SOLUTIONS FEE Debit and Credit	0.01%
VS COMMERCIAL SOLUTIONS FEE Credit, Deferred Debit and Charge	0.01%

VISA – New MSD Contactless Fee – U.S.

On April 1, 2023, Visa began assessing a fee for every transaction identified with POS Entry Mode (91), MSD for all MCCs (excluding MCC 5541 and 5542). The fee was designed to address the number of merchants still accepting MSD contactless payments.

Effective January 1, 2024, Visa will begin assessing a \$0.10 fee for every transaction identified with POS Entry Mode (91), MSD for MCCs 5541 and 5542.

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

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

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

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

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

Effective April 1, 2024, the rate will increase to \$0.10 per usable result returned.

Account Name Inquiry is an optional request for merchants.

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

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

VISA – New High Risk Integrity Fee – U.S.

Effective April 1, 2024, Visa will begin assessing a new high risk integrity fee of \$0.10 for each card not present transaction and 0.1% on the payment volume processed for the following High Integrity Risk(HIR) MCCs:

- 5967 – Direct Marketing – Inbound Teleservices Merchant
- 7273 – Dating Services
- 7995 – Betting including lottery tickets, casino gaming chips, off-track betting, wagers at racetracks, and games of chance to win prizes of monetary value

Service Fee	April 1, 2024
VS HIR INTEGRITY FEE	Per CNP transaction \$0.10
	Payment volume 0.1%

MASTERCARD Interchange Program & Rate Changes

MASTERCARD – New Buy Now Pay Later Program – Canada

Effective November 20, 2023, Mastercard is introducing the ability for issuers to offer a “buy now pay later” option to their cardholders. To support this program, they are introducing new card product IDs and a corresponding interchange program. There are no changes to how a merchant would process these transactions and they will receive full payment of the sale like they do today for all other transactions. When a cardholder signs up with their issuer for this program, they are assigned a digital PAN that they can use for a card not present transaction or they can load the PAN to their digital wallet and use it in a card present environment by tapping their phone at the point of sale. The interchange rate will vary by merchant category code (MCC).

Group A

All MCCs not listed for Group B or C

Group B

4111	Local Commuter Transportation	6300	Insurance
4121	Limo & Taxi	6513	Real Estate Rentals
4814	Telecommunications	7523	Parking Lots
4899	Cable	7800	Government Lottery
5300	Wholesale Clubs	7801	Internet Gambling
5310	Discount Stores	7802	Horse/Dog Racing
5311	Department Stores	7829	Motion Picture Production
5411	Grocery Stores	7841	Video Rental
5499	Misc. Food Stores	7994	Arcades
5541	Service Stations	7995	Gambling
5542	Automated Fuel	9211	Court Costs
5552	Electric Vehicle Charging	9222	Fines
5813	Bars/Nightclubs	9223	Bail/Bond Payments
5814	Fast Food	9311	Tax Payments
5912	Pharmacies	9399	Government Services
5960	Direct Marketing - Insurance	9402	Postal Services

Group C

4900 – Utilities

Interchange Program	Rate
Installment Payments Group A	1.50%
Installment Payments Group B	1.50%
Installment Payments Group C	\$0.10 USD

MASTERCARD Network Fee Changes

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

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

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

Required criteria:

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

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

*Mastercard has delayed the authorization optimizer fee for the U.S. from July 3, 2023 to October 9, 2023.

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

Mastercard is looking to further reinforce proper behavior around reattempts on the same card and same card acceptor ID.

On October 1, 2022, Mastercard reduced their threshold of declined attempts for the Excessive Authorization Attempts TPE program from 20 to 10 within a 24-hour period. Over the next several years, there will be annual rate change outlined below.

Effective November 1, 2023, Mastercard is introducing a **new threshold** of 35 declined attempts for the same account number, same card acceptor ID and same transaction amount per 30-day rolling period. This new threshold is in addition to the threshold that was released in October 2022.

Effective January 1, 2024, the rate will increase to \$0.30 with an additional planned increases in January 2025.

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

MASTERCARD – New Preauthorization Fee – U.S.

Effective October 8, 2023, Mastercard is introducing a preauthorization fee for Card Present and Card Not Present preauthorization credit card transactions. The fee will apply to preauthorization transactions that meet the following criteria:

- The authorization was processed via the Mastercard Network
- The authorization request is partially or fully approved
- The authorization is identified as a preauthorization, data element = 4

Exempt preauthorization transactions:

- Debit card transactions
- Private Label transactions
- Transactions of card brands other than Mastercard
- Automated fuel dispensers/MCC 5542

Service Fee	October 8, 2023
MC CP PREAUTHORIZATION FEE	0.0075% (min of \$0.01)
MC CNP PREAUTHORIZATION FEE	0.0125% (min of \$0.01)

Please refer to the Network Updates Newsletter for more technical details regarding preauthorizations.

MASTERCARD – Modifications to Final Authorization & Pre-Authorization TPE Program Fee – APAC

Effective August 14, 2023, Mastercard is modifying the Final Authorization and Pre-authorization TPE fees in the following countries in the Asia Pacific region:

American Samoa	Republic of Korea	Papua New Guinea
Australia	Lao People's Democratic Republic	Philippines
Bangladesh	Macao SAR	Samoa
Bhutan	Malaysia	Singapore
Brunei Darussalam	Maldives	Solomon Islands
Cambodia	Marshall Islands	Sri Lanka
China	Federated States of Micronesia	Taiwan
Cook Islands	Mongolia	Thailand
Fiji	Myanmar	Timor-Leste
Guam	Nepal	Tonga
Hong Kong SAR	New Zealand	Vanuatu
India	Northern Mariana Islands	Vietnam
Kiribati	Palau	

The Final Authorization TPE fee is assessed to each approved authorization identified as final that is not cleared or fully reversed within 7 calendar days from the authorization date.

The Pre-Authorization fee is assessed to each approved preauthorization that is not cleared or fully reversed within 30 calendar days from the authorization date.

Service Fee	Current Rate	Effective August 14, 2023	Effective January 8, 2024
MC FINAL AUTHORIZATION FEE	0.25% (min \$0.04)	0.28% (min \$0.04)	No Change
MC PREAUTHORIZATION FEE	0.25% (min \$0.04)	0.28% (min \$0.04)	0.35% (min \$0.04)

DEBIT Network Interchange Program & Rate Changes

Interac – Switch Fee Increase – Canada

Effective October 1, 2023, the switch fee for Interac Debit and Interac Flash will increase.

Service Fee	Current Rate	Effective October 1, 2023
Interac Debit and Flash	\$0.009450	\$0.012852