

FALL 2016 INTERCHANGE RATE UPDATES



VISA INTERCHANGE RATE CHANGE

EFFECTIVE OCTOBER 14, 2016

Visa® has adjusted the product-level interchange rates and expanded the number of merchant categories eligible for the Grocery industry rate program, renamed as the “Grocery and Food Retail” rate program as noted in the below table. Reduced rates are highlighted in gold.

Grocery and Food Retail Interchange Rate Program Credit	MCC 5411		MCC 5422, 5441, 5451, 5462	
	Current Rate	Effective Oct 14, 2016	Current Rate	Effective Oct 14, 2016
Visa Classic, Visa Gold, Visa Platinum	1.33%	1.23%	1.42%	1.23%
Visa Infinite	1.52%	1.42%	1.61%	1.42%
Visa Infinite Privilege	1.95%	1.95%	2.08%	1.95%

Grocery and Food Retail Interchange Rate Program Prepaid	MCC 5411		MCC 5422, 5441, 5451, 5462	
	Current Rate	Effective Oct 14, 2016	Current Rate	Effective Oct 14, 2016
Visa Classic, Visa Gold, Visa Platinum, Travel Money or Healthcare	1.33%	1.23%	1.42%	1.23%

5411: Grocery Stores and Supermarkets

5462: Bakeries

5422: Freezer and Locker Meat Provisioners

5451: Dairy Product Stores

5441: Candy, Nut and Confectionery Stores

The savings will be reflected in your processing fees. Please monitor your monthly statement, also accessible via www.businesstrack.com, or call us at 1-888-263-1938.

MASTERCARD INTERCHANGE RATE CHANGE

EFFECTIVE DECEMBER 1, 2016



MasterCard® has adjusted the product-level interchange rates as noted in the below table. Reduced rates are highlighted in gold.

Interchange Rate Program Type	Core		World		World Elite	
	Current Rate	Effective Dec 1, 2016	Current Rate	Effective Dec 1, 2016	Current Rate	Effective Dec 1, 2016
Volume Tier 1 (3 billion)	1.26%	1.26%	1.38%	1.38%	1.96%	1.90%
Volume Tier 2 (1 billion)	1.36%	1.36%	1.48%	1.48%	1.96%	1.90%
Volume Tier 3 (400 million)	1.41%	1.38%	1.53%	1.53%	1.96%	1.90%
Volume Tier 1 - Supermarket (3 billion)	1.22%	1.22%	1.34%	1.34%	1.96%	1.60%
Supermarket (5411)	1.32%	1.22%	1.44%	1.34%	1.96%	1.60%
Petroleum	1.17%	1.17%	1.30%	1.30%	1.96%	1.60%
Independent Business in Everyday Spend	1.44%	1.38%	1.56%	1.53%	2.00%	1.90%
Electronic	1.49%	1.44%	1.77%	1.77%	2.12%	2.06%
Qualifying Recurring Payments	1.36%	1.36%	1.48%	1.48%	1.96%	1.90%
Standard	1.61%	1.55%	1.89%	1.89%	2.49%	2.49%
SecureCode-enabled	1.61%	1.55%	1.89%	1.89%	2.49%	2.49%
MasterPass	1.61%	1.55%	1.89%	1.89%	2.49%	2.49%

The savings will be reflected in your processing fees. Please monitor your monthly statement, also accessible via www.businesstrack.com, or call us at 1-888-263-1938.

First DataTM