

April 2025 Interchange Modifications

Visa, MasterCard, and American Express have announced new rates and service changes to take effect in April 2025. Wind River Payments has studied the announced changes and summarized below those that we believe to have the most significant impact on merchant clients.

Updates to Visa CPS Programs to Support Unattended Terminal Transactions

Visa is updating Custom Payment Service (CPS) program qualification criteria to enable transactions from unattended cardholder-activated terminals to qualify for certain programs. Transactions from unattended terminals that will be eligible to qualify for the current CPS programs are:

- CPS/Retail
- CPS/Retail Incremental Authorizations
- CPS/Restaurant
- CPS/Supermarket
- CPS/Retail Service Station
- CPS/Hotel (card present)
- CPS/Car Rental (card present)
- CPS/Passenger Transport (card present)
- CPS/Retail Key Entry

Updates to Interchange Fee Programs Applicable to Visa Business, Corporate, and Purchasing Credit Transactions

Visa is changing interchange fee programs that apply to certain Visa Business, Corporate, and Purchasing credit transactions. With this change, certain fee programs will be rebranded. Affected fee edit criteria and descriptors will be updated.

The following fee programs will make up the Visa Commercial Enhanced Data Program (CEDP):

<u>Current Fee Program Descriptor</u>	<u>New Fee Program Descriptor</u>
VS Business Level 2 Tier 1	N/A
VS Business Level 2 Tier 2	N/A
VS Business Level 2 Tier 3	N/A
VS Business Level 2 Tier 4	N/A
VS Business Tier 5 Level 2	N/A
VS Corp Non Travel Level 2	N/A
VS Purchasing Non Travel Level 2	N/A
VS Commercial Fuel Level 3 Data	VS Commercial CR Fuel Product 3
VS US Corp Non Travel Level 3	VS Corp CR Product 3
VS Purchasing Non Travel Level 3	VS Purchasing CR Product 3
VS US Commercial Product Large Ticket	VS Commercial Large Ticket CR

Effective April 2025, Visa is introducing a new card brand fee for the CEDP. This fee applies to all transactions that qualify for any of the fee programs included in the CEDP.

<u>New Fee Program</u>	<u>New Rate</u>
VS US Commercial Enh Data Program Participation	0.0500% + \$0.0000

Changes to Visa Gold Products Issued from France and French Territories

Visa will begin assessing Premium interchange fee programs for interregional transactions completed with Visa Gold products issued from France or certain French territories.

Visa Gold transactions will qualify for the following current Interregional Premium fee programs when used at merchants worldwide and issued from France, French Guiana, Guadeloupe, Martinique, Mayotte, Réunion, Saint-Barthélemy, or the French part of Saint Martin:

- Interregional Premium Base
- Interregional Premium Alternative
- Interregional Premium Downgrade
- Interregional Credit Voucher Consumer

New Visa Infinite Privilege Credit and Debit Consumer Products for Brazil

Visa is introducing Visa Infinite Privilege products for Brazil. When the Visa Infinite Privilege product is issued from Brazil and used interregionally, it qualifies for these interchange fee programs:

- Interregional Super Premium Base
- Interregional Super Premium Alternative
- Interregional Super Premium Downgrade
- Interregional Credit Voucher Consumer
- Interregional Manual Cash

Introducing Visa Signature Prepaid Product in CEMEA Region

Visa is introducing the Visa Signature prepaid product in the Central Europe, Middle East and Africa (CEMEA) region. Interregional transactions that have Visa Signature Prepaid product identifications will qualify for the following Interregional Super Premium fee programs when issued from CEMEA:

- Interregional Super Premium Base
- Interregional Super Premium Alternative
- Interregional Super Premium Downgrade
- Interregional Credit Voucher Consumer
- Interregional Manual Cash

Introducing Visa Rewards Prepaid Product in CEMEA Region

Visa is introducing the Visa Rewards prepaid product issued in the CEMEA region which will qualify for the following Interregional Premium fee programs:

- Interregional Premium Base
- Interregional Premium Alternative
- Interregional Premium Downgrade
- Interregional Credit Voucher Consumer

Modifying an Interchange Rate for MasterCard Variable Interchange Program Transactions in the US Region

With the April release, Mastercard is modifying the rate for the Commercial B2B VIP 9 interchange program in the US region.

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
MC Commercial B2B VIP 9	1.2000% + \$60.0000	2.9500% + \$0.1000

Introduction and Standardization by MasterCard of Transaction Data Elements

In April 2023, Mastercard mandated support of a merchant acceptor URL for all eCommerce transactions. The Merchant URL must be present and contain a valid website address. For Clearing and Settlement, the Merchant URL must be populated for eCommerce Transactions.

Modifications to MasterCard Processing Integrity Fee-Not Reversed or Cleared Undefined Authorization in the US Region

Effective July 1, 2025, Mastercard is revising the rates for the existing Undefined Authorization Not Reversed or Cleared Transaction Processing Excellence (TPE) program to align with the recently revised standards to discontinue the use of undefined authorizations in the US.

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
MC Undefined Authorization	0.0000% + \$0.0450	0.2500% + \$0.0000

Announcing Price Increase for Mastercard Acquirer Credential Continuity Program (CCP) in the US Region

Effective April 1, 2025, Mastercard will increase the rate for the Credential Continuity Program (CCP) for acquirers in the US region from USD \$0.03 to USD \$0.09 per recurring payment transaction that is processed with an outdated credential under the CCP.

<u>Current Fee Program</u>	<u>Current rate</u>	<u>New rate</u>
MC Acquirer Credential Continuity	0.0000% + \$0.0300	0.0000% + \$0.0900

MasterCard Enhancing the Clearing System to Standardize Processing of Nonapproved Authorization Requests

Mastercard is enhancing their clearing system to reject clearing transactions associated with any unapproved authorization requests submitted for settlement.

Updated American Express OptBlue Program Pricing and Threshold Range for the Insurance Interchange Program

As part of the April 2025 release, Amex is modifying the Insurance Tier 1, 2, and 3 rates and threshold ranges.

<u>Current Fee Program</u>	<u>Current Threshold</u>	<u>New Threshold</u>	<u>Current Rate</u>	<u>New Rate</u>
AM Insurance Tier 1	≤\$1,200.00	≤\$2,000.00	1.2500% + \$0.1000	1.5000% + \$0.1000
AM Insurance Tier 2	\$1,200.01–\$4,000.00	\$2,000.01–\$7,500.00	1.8500% + \$0.1000	1.9000% + \$0.1000
AM Insurance Tier 3	>\$4,000.00	>\$7,500.00	2.5000% + \$0.1000	2.3000% + \$0.1000