

**\*\*\*Rate changes for Visa, MasterCard, and Discover are listed below. These adjustments are effective in October 2009. However, many of these changes apply only to transactions made by non-US cardholders who make purchases at US merchant locations. For more details, please contact us at 888-935-2274 or via email at [business.banking@stbank.net](mailto:business.banking@stbank.net).\*\*\***

### Visa U.S.A. Interchange Rates

Visa U.S.A., Inc. has announced updates to rates for consumer and corporate cards. These changes are effective October 17, 2009. Many of these adjustments are applied only to transactions made by non-U.S. cardholders at U.S. merchant locations.

Program Name	Rate Adjustment Effective 10/17/09
Electronic	-0.44% - \$0.10
Electronic-Visa Electron	-0.44% - \$0.10
Commercial Business	+0.26% - \$0.10
Commercial Corporate	+0.26% - \$0.10
Commercial Purchasing	+0.26% - \$0.10
Infinite Card	+0.26% - \$0.10
Signature Card	+0.26% - \$0.10
Signature Preferred Card	+0.26% - \$0.10
Issuer Chip	-0.34% - \$0.10
Issuer Chip-Visa Electron	-0.34% - \$0.10
Secure Electronic Commerce	-0.10% - \$0.10
Secure Electronic Commerce-Visa Electron	-0.10% - \$0.10
Electronic Commerce Merchant	-0.10% - \$0.10
Electronic Commerce Merchant-Visa Electron	-0.10% - \$0.10
Standard	+0.06% - \$0.10
Standard-Visa Electron	+0.06% - \$0.10
Chip Full Data	-0.54% - \$0.10
Chip Full Data-Visa Electron	-0.54% - \$0.10
Chip Full Data with PIN	-0.59% - \$0.10
Chip Full Data with PIN-Visa Electron	-0.59% - \$0.10
International Acquiring Fee (MCC = 5962, 5966, 5967)	New rate = 0.90%
International Acquiring Fee (all other MCCs)	New rate = 0.45%

### MasterCard International Interchange Rates

MasterCard International has announced changes to current program rates. They have also implemented additional program rates. These changes are effective October 17, 2009. Many of these adjustments are applied only to transactions made by non-U.S. cardholders at U.S. merchant locations.

Program Name	Rate Adjustment Effective 10/17/09
MC Acquirer Program Support Fee	New rate = 0.55%
MC Cross Border Assessment Domestic	New rate = 0.40%
MC Cross Border Assessment Foreign	New rate = 0.80%
International Electronic	-0.48% - \$0.10
International Standard	+0.02% - \$0.10
International Acquirer UCAF	-0.14% - \$0.10
International Full UCAF	-0.04% - \$0.10
Electronic Consumer International	-0.48% - \$0.10
Electronic Corporate International	+0.27% - \$0.10
Utility Business	-1.58% + \$1.40
Utility Business World	-1.58% + \$1.40
Utility Business World Elite	-1.58% + \$1.40

### Discover Interchange Rates

Discover has announced a new interchange and fee structure for cards accepted at U.S. merchants from non-U.S. issued cards. Discover has announced an International Processing Fee and International Service Fee, as well as modifications to existing interchange rates as follows. These rates are effective October 17, 2009. Many of these adjustments are applied only to transactions made by non-U.S. cardholders at U.S. merchant locations.

Program Name	Rate Adjustment Effective 10/17/09
International Electronic	-0.40% - \$0.10
International Base Submission Level	+0.14%
International Cash Reimbursement	-1.40% + \$2.90
International Adjustment Voucher	-1.56% - \$0.10
International Processing Fee	+0.30%
International Service Fee	+0.45%
Mid Submission Level Core	+0.84%
Mid Submission Level Rewards	+0.84%
Mid Submission Level Premium	+0.84%
Base Submission Level Core	+1.39%
Base Submission Level Rewards	+1.39%
Base Submission Level Premium	+1.39%
Commercial Base	+1.39%