

## April 2026 Interchange Modifications

Twice a year – in April and October – Visa, Mastercard, Discover, and AmEx release updates to their programs and fee structures. Additionally, both the NYCE Payments Network and PULSE Network have released updates to their PIN Debit programs as well. For your convenience, below is a summary of the changes that will have the most impact on merchants. Wind River Payments has studied the announced changes and summarized below those that we believe to have the most significant impact on merchant clients.

### **Changes to Visa Business, Corporate, and Purchasing Level 2 Fee Programs**

As part of the Commercial Enhanced Data Program (CEDP), Visa is eliminating certain fee programs applicable to Visa Business, Visa Corporate, and Visa Purchasing credit transactions. All eligible transactions that pass certain Level 2 and Level 3 data for commercial card transactions will be considered by Visa to be part of CEDP. However, Level 2 interchange fee programs will be removed.

### **Changes to Support PIN Processing for Visa Account Verification Transactions**

Visa is implementing changes to support PIN verification during the processing of card-present account verification messages. When PIN data is sent in an account verification message, the account verification response codes related to PIN processing are applied. All Visa Account Verification fees will support this change.

### **Updates to the Visa Digital Commerce Services and Tokenization Programs in the US**

Effective April 1, 2026, Visa is updating the Digital Commerce Services fee and introducing a new card-present token fee for the US region.

The Digital Commerce Services fee will now apply to both domestic and international card-not-present transactions.

The new card-present token fee will apply to tokenized domestic and international card-present transactions.

<b><u>Current Fee Program</u></b>	<b><u>New Fee Program</u></b>	<b><u>Current Rate</u></b>	<b><u>New Rate</u></b>	<b><u>Threshold</u></b>
VS US Digital Commerce Services	VS US Domestic Digital Commerce Services	0.0075% + \$0.0000	0.0150% + \$0.0000	minimum fee of \$0.01
N/A	VS US Intl Digital Commerce Services CNP	N/A	0.0350% + \$0.0000	minimum fee of \$0.01
N/A	VS US Token Domestic CP	N/A	0.0100% + \$0.0000	
N/A	VS US Token Intl CP	N/A	0.0100% + \$0.0000	

### **Revised Visa System Integrity Fees for Noncompliance International Authorization Reattempts in the Canada, CEMEA, and US Regions**

Effective April 25, 2026, Visa is revising the System Integrity International Fee for excessive reattempts following these declines:

- Category 2: Issuer Cannot Approve At This Time

- Category 3: Data Quality, Revalidate Payment Information
- Category 4: Generic Response Codes

Also, effective April 25, 2026, Visa is revising the rate for the Issuer Will Never Approve fee (a System Integrity International Fee). This affects transactions that are declined with a Category 1: Issuer Will Never Approve response.

The assessment criteria for these fees remain unchanged; only the rates are modified. The domestic fee remains unchanged. The fee structure for all other System Integrity Fees remains unchanged.

This card brand fee will be supported as of June 18, 2026.

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
VS RAF Excessive Reattempts Cross Border	0.0000% + \$0.1500	0.0000% + \$0.2500

### **MasterCard Introducing Fallback Avoidance Fee in the US Region**

Effective April 1, 2026, Mastercard is introducing a new Fallback Avoidance fee in the US region.

The first billing by Mastercard is on April 5, 2026.

Fallback (or technical fallback) transactions occur when a card bearing a chip and a magnetic stripe is used at a chip-enabled terminal. It applies when the resulting transaction is completed with the magnetic stripe instead of with the chip. Fallback transactions pose a significant risk to the overall payments ecosystem. The newly introduced Fallback Avoidance initiative encourages reduction to fallback transactions and strengthen fraud prevention. Mastercard will assess the fallback transaction initiative fee for each authorized fallback transaction.

<u>New Fee Program</u>	<u>New Rate</u>
MC US Fallback Transaction Fee	0.1000% + \$0.0000

### **MasterCard Introducing Force Post Transaction Fee in the US Region**

Effective April 1, 2026, Mastercard is introducing a new Force Post Transaction Fee in the US region. Force Post transactions are clearing transactions submitted without an approved authorization. Mastercard encourages merchants to obtain an authorization before submitting a transaction to MasterCard for clearing and settlement.

The first billing by Mastercard is on April 26, 2026.

The fee applies to each Force Post transaction cleared through MasterCard clearing system. Mastercard will assess the fee for Force Post transaction on First Presentment clearing transactions that cannot be matched to a preceding authorization.

<u>New Fee Program</u>	<u>New Rate</u>
MC US Force Post Domestic Transaction Fee	\$0.09 per transaction

**Updating Services in the MasterCard Digital Enablement Fee in the US Region**

Effective April 6, 2026, Mastercard is implementing pricing changes for the Digital Enablement Fee in the US region:

- The minimum fee per transaction will be updated to USD 0.025 for transactions less than or equal to USD 100.
- The maximum fee per transaction will be updated to USD 0.50 for transactions greater than or equal to USD 2,000.
- The Digital Enablement fee per transaction will be updated to 0.00025 times the authorization value and is applicable to transactions between USD 100 and USD 2,000.

The qualification criteria for this fee are not affected by these changes. Mastercard implemented a USD 2,000 maximum cap for transactions greater than or equal to USD 10,000,000.

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>	<u>Threshold</u>
MC Digital Enablement Fee	0.0200% + \$0.0000	0.0250% + \$0.1000	*minimum fee of \$0.025 on transactions less than or equal to \$100  *maximum fee of \$2,000 on transactions greater than or equal to \$10,000,000  *Effective 4/6, maximum fee update to \$0.50 for transactions greater than or equal to \$2,000

**Modifications to the rates for the Discover Hotel/Car Rental, US Consumer, PSL Interchange Program**

With the April 2026 release, Discover will revise a number of the rates for the Hotel/Car Rental, US Consumer, Prime Submission Level (PSL) interchange program.

### Rate change interchange items

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
DS Hotels/Car Rentals Core	1.5800% + \$0.1000	1.7500% + \$0.1000
DS PSL Hotels/Car Rentals Prem	2.3000% + \$0.1000	2.2500% + \$0.1000
DS Hotels/Car Rentals Prem Plus	2.5700% + \$0.1000	2.5500% + \$0.1000

### Modifications to Discover Product Type in the US Region

With the April 2026 release, Discover is rebranding the 001 product type from Consumer Rewards to Core Plus. Current programs for the Consumer Rewards will be renamed to support these changes. Current interchange rates still apply.

### Fee Program rebranding

<u>Current Fee Program</u>	<u>New Fee Program</u>	<u>Current Rate</u>
DS PSL Recur Pymt Rewards	DS Recur Pymt Cons Core Plus	1.5000% + \$0.1000
DS PSL Spmkt/Warehouse Clubs Rewards	DS Spmkt Cons Core Plus	1.5500% + \$0.1000
DS PSL Public Services Rewards	DS Public Services Cons Core Plus	1.6000% + \$0.1000
DS PSL Express Services Rewards	DS Express Services Cons Core Plus	1.6500% + \$0.1000
DS PSL Petroleum Rewards	DS Petroleum Cons Core Plus	1.7000% + \$0.1000
DS PSL Retail Rewards	DS Retail Cons Core Plus	1.7500% + \$0.1000
DS PSL Restaurants Rewards	DS Restaurants Cons Core Plus	1.8000% + \$0.1000
DS PSL Hotels/Car Rentals Rewards	DS Hotels/Car Rentals Cons Core Plus	2.2500% + \$0.1000
DS PSL Passenger Transportation Rewards	DS Passenger Transportation Cons Core Plus	2.3000% + \$0.1000
DS CNP Rewards	DS Core Cons Plus CNP	2.3500% + \$0.1000
DS PSL Key Entry Rewards	DS Key Entry Cons Core Plus	2.1500% + \$0.0500
DS Base Submission Level Rewards	DS Base Submission Level Cons Core Plus	2.0500% + \$0.0000
DS Cons Adj Voucher Pgm 1 Rewards	DS Adj Voucher Pgm 1 Cons Core Plus	0.0000% + \$0.0400
DS Cons Adj Voucher Pgm 2 Rewards	DS Adj Voucher Pgm 2 Cons Core Plus	2.1000% + \$0.0000
DS Cons Adj Voucher Pgm 3 Rewards	DS Adj Voucher Pgm 3 Cons Core Plus	0.0000% + \$0.0400
DS PSL Util Rewards	DS Util Cons Core Plus	2.1500% + \$0.0000
DS Real Estate Rewards	DS Real Estate Cons Core Plus	0.0000% + \$0.0400
DS Insurance Rewards	DS Insurance Cons Core Plus	2.5500% + \$0.0000
DS eComm Rewards	DS eComm Cons Core Plus	0.0000% + \$0.0400
DS eComm Secured Rewards	DS eComm Secured Cons Core Plus	2.6000% + \$0.0000
DS Micro Ticket Rewards	DS Micro Ticket Cons Core Plus	0.0000% + \$0.0400

DS Charity Rewards	DS Charity Cons Core Plus	2.6500% + \$0.0000
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### **Modifications to the Discover Supermarkets/Warehouse Clubs PSL Interchange Program**

With the April 2026 release, Discover is revising the criteria for the Supermarkets PSL interchange program. Criteria is being revised to remove merchant category code (MCC) 5300, Warehouse Clubs, from the list of eligible MCCs for this PSL. The MCC 5411, Supermarkets, will become the only valid MCC for this PSL.

The current ‘Supermarkets/Warehouse Clubs’ programs will be renamed ‘Supermarkets’

<b><u>Current Fee Program</u></b>	<b><u>New Fee Program</u></b>	<b><u>Current Rate</u></b>
DS PSL Spmkt/Warehouse Clubs DB	DS Spmkt Cons DB	1.1000% + \$0.1000
DS PSL Spmkt/Warehouse Clubs Prem	DS Spmkt Cons Prem	1.6500% + \$0.1000
DS Spmkt/Warehouse Core	DS Spmkt Cons Core	1.6000% + \$0.0500
DS Spmkt/Warehouse DB Cap	DS Spmkt Cons DB Max Amount	1.6500% + \$0.3600
DS Spmkt/Warehouse Clubs Prem Plus	DS Spmkt Cons Prem Plus	1.7000% + \$0.1000
DS PSL Spmkt/Warehouse Clubs PPD	DS Spmkt Cons PPD	1.7500% + \$0.1600
DS REG Spmkt/Warehouse DB	DS REG Spmkt Cons DB	1.8000% + \$0.2100
DS REG Spmkt/Warehouse PPD	DS REG Spmkt Cons PPD	2.2500% + \$0.2100
DS REGF Spmkt/Warehouse DB	DS REGF Spmkt Cons DB	2.3000% + \$0.2100
DS REGF Spmkt/Warehouse PPD	DS REGF Spmk Cons PPD	2.3500% + \$0.2200
DS Spmkt/Warehouse PPD Cap	DS Spmkt Cons PPD Cap	2.1500% + \$0.3600

### **Modifications to the Discover Retail, US Consumer PSL Interchange Program**

With the April 2026 release, Discover is revising the criteria for the Retail PSL interchange program by:

- Adding MCC 5300, Warehouse Clubs, as a valid MCC for this program.
- Removing MCC 8398, Charity, as a valid MCC for this program.

### **Modifications to the Discover Card Not Present, US Consumer PSL Interchange Program**

With the April 2026 release, Discover is revising the criteria for the Card Not Present PSL interchange program by removing MCC 8398, Charity, as a valid MCC for this program.

### **Modifications to the Discover E-Commerce, US Consumer PSL Interchange Program**

With the April 2026 release, Discover is revising the criteria for the E-Commerce PSL interchange program by removing MCC 8398: Charity as a valid MCC for this program

### **Modifications to the Discover E-Commerce Secured, US Consumer PSL Interchange Program**

With the April 2026 release, Discover is revising the criteria for the E-Commerce Secured PSL interchange program by removing MCC 8398, Charity, as a valid MCC for this program.

### **Modifications to the Discover Key Entry, US Consumer PSL Interchange Program**

With the April 2026 release, Discover is revising the criteria for the Key Entry PSL interchange program by removing MCC 8398, Charity, as a valid MCC for this program.

### **Modifications to American Express OptBlue program pricing for the US region**

Amex is updating current threshold tiers and adding new interchange programs for small ticket and micro ticket pricing for the Travel and Entertainment (T&E) and Other categories.

<b><u>Current Fee Program</u></b>	<b><u>Current Threshold</u></b>	<b><u>New Threshold</u></b>
T&E Tier 1	Less than or equal to \$100.00	\$15.01 to \$100.00
Other Tier 1	Less than or equal to \$100.00	\$15.01 to \$100.00

<b><u>New Fee Program</u></b>	<b><u>Amount Threshold</u></b>	<b><u>Rate</u></b>
T&E Micro Ticket	Less than or equal to \$5.00	2.0000% + \$0.0200
T&E Small Ticket	\$5.01 to \$15.00	1.6000% + \$0.0400
Other Micro Ticket	Less than or equal to \$5.00	2.0000% + \$0.0200
Other Small Ticket	\$5.01 to \$15.00	1.6000% + \$0.0400

### **New PIN debit business interchange category for NYCE**

Effective May 1, 2026, NYCE Payments Network is creating a new interchange category for commercial debit cards.

<u>New Fee Program</u>	<u>Current %</u> <u>(00.0000%)</u>	<u>Current</u> <u>P/I</u>	<u>New %</u> <u>(00.0000%)</u>	<u>New</u> <u>P/I</u>	<u>MCC</u>
NYCE Non REG Business Supermarket DB	0.0000	\$0.0000	0.0160	\$0.1000	5411
NYCE Non REG Business Petroleum DB	0.0000	\$0.0000	0.0160	\$0.1000	5541, 5542
NYCE Non REG Business DB	0.0000	\$0.0000	0.0160	\$0.1000	Not 5411, 5541, 5542
NYCE Non REG Business QSR DB	0.0000	\$0.0000	0.0130	\$0.0300	5814
NYCE Non REG Business Bill Pay Utilities DB	0.0000	\$0.0000	0.0000	\$1.4000	4900
NYCE Non REG Business Bill Pay PM DB	0.0000	\$0.0000	0.0235	\$0.1000	0780, 4225, 6012, 6513,6531,6532,7342,7349, 7939
NYCE Non REG Business Bill Pay Telecom DB	0.0000	\$0.0000	0.0235	\$0.1000	4812, 4813, 4814, 4815, 4816, 4821, 4899, 5960, 6300, 8211, 8220, 8240, 8241, 8244, 8249, 8299, 9211, 9222, 9311, 9399, 9402, 9405
NYCE Non REG Business Bill Pay DB	0.0000	\$0.0000	0.0235	\$0.1000	NOT 4900,0780, 4225, 6012, 6513,6531,6532,7342,7349, 7939,4812,4813,4814,4815, 4816,4821,4899,5960,6300, 8211,8220,8240,8241,8244, 8249,8299,9211,9222,9311, 9399,9402,9405

**Sunsetting PULSE small ticket interchange category**

Effective April 1, 2026, PULSE is sunsetting the small ticket interchange category. Transactions that formerly qualified for that rate will be assessed the published default rate.