

## October 2025 Interchange Modifications

Twice a year – in April and October – Visa, Mastercard, Discover, and AmEx release updates to their programs and fee structures. Additionally, the NYCE Payments Network has released updates to their PIN Debit rates 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.

### Visa Updates

#### 1. Changes to Support the Existing Visa Commercial Choice Select in the US Region

Visa is defining additional Selected Program ID values to support Visa Commercial Choice Select. This change entails new fee programs, which is an extension of the Commercial Choice Select programs

##### New interchange items

<b><u>New Fee Program</u></b>	<b><u>New Rate</u></b>
VS Commercial Choice Select A113	3.5000% + \$0.0000
VS Commercial Choice Select A114	4.0000% + \$0.0000
VS Commercial Choice Select A115	4.5000% + \$0.0000
VS Commercial Choice Select A116	5.0000% + \$0.0000
VS Commercial Choice Select A117	5.5000% + \$0.0000
VS Commercial Choice Select A118	6.0000% + \$0.0000
VS Commercial Choice Select A119	6.5000% + \$0.0000
VS Commercial Choice Select A120	7.0000% + \$0.0000
VS Commercial Choice Select A121	7.5000% + \$0.0000
VS Commercial Choice Select A122	8.0000% + \$0.0000
VS Commercial Choice Select A123	8.5000% + \$0.0000
VS Commercial Choice Select A124	9.0000% + \$0.0000
VS Commercial Choice Select A125	9.5000% + \$0.0000
VS Commercial Choice Select A126	10.0000% + \$0.0000
VS Commercial Choice Select A127	10.5000% + \$0.0000
VS Commercial Choice Select A128	11.0000% + \$0.0000
VS Commercial Choice Select A129	11.5000% + \$0.0000
VS Commercial Choice Select A130	12.0000% + \$0.0000
VS Commercial Choice Select A131	12.5000% + \$0.0000
VS Commercial Choice Select A132	13.0000% + \$0.0000
VS Commercial Choice Select A133	13.5000% + \$0.0000
VS Commercial Choice Select A134	14.0000% + \$0.0000
VS Commercial Choice Select A135	14.5000% + \$0.0000
VS Commercial Choice Select A136	15.0000% + \$0.0000

#### 2. New Visa Business Credit Product 3 Fee Program

Visa is introducing a new Business Credit Product 3 fee program. Certain qualified transactions will be assessed new fee descriptors, fee program indicators (FPIs), and rates.

Transactions that qualify for these fee programs are business credit products at non-travel service merchant category codes (MCCs). All transactions must be Custom Payment Service (CPS) qualified and contain full and accurate level 3 invoice data. Transactions must also be submitted with a new **Requested Special Service** indicator of **1** (Commercial Enhanced Data Program).

The new fee programs require participation in the Visa Commercial Enhanced Data Program (CEDP).

### New interchange items

<u>New Fee Program</u>	<u>New Rate</u>
VS Business CR Product 3 Business CR Tier 1	1.7500% + \$0.1000
VS Business CR Product 3 Business CR Tier 2	1.9000% + \$0.1000
VS Business CR Product 3 Business CR Tier 3	1.9500% + \$0.1000
VS Business CR Product 3 Business CR Tier 4	2.0500% + \$0.1000
VS Business CR Product 3 Business CR Tier 5	2.1000% + \$0.1000

### 3. Updates to Interchange Fee Programs Applicable to Visa Corporate and Visa Purchasing Credit Transactions

Visa is updating fee programs applicable to Visa Corporate and Visa Purchasing credit transactions. These fee programs will require participation in CEDP. There are also fee program rate changes for this article.

### Rate change interchange items

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
VS Commercial CR Fuel Product 3	1.9000% + \$0.1000	1.7500% + \$0.1000
VS Corp CR Product 3	1.9000% + \$0.1000	1.7500% + \$0.1000
VS Purchasing CR Product 3	1.9000% + \$0.1000	1.7500% + \$0.1000
VS Commercial Large Ticket CR	1.4500% + \$35.0000	1.3000% + \$35.0000

### 4. Updates to Visa Commercial Choice Travel Products

Visa is implementing changes to allow transactions with non-travel MCCs to be processed as Visa Commercial Choice Travel transactions. The Global B2B Virtual Payments fee program and Global B2B Virtual Payments Registered Fee program will be updated. These programs are currently only valid for travel service MCCs. They will become applicable for all MCCs in the US, Canada, and Latin America and Caribbean (LAC) regions

## Mastercard Updates

### 1. Introducing Interchange Rate Designator (IRD) for Mastercard Wholesale Travel Program in the US Region

Mastercard is introducing an Interchange Rate Designator (IRD) for the Mastercard Wholesale Travel Program (MWP) for intraregional transactions in the US region. These associated changes will also come into effect:

- A new IRD, BU, US Commercial Business-to-Business.
- New programs to support the separation of the US intracountry Global Wholesale Travel Program transactions from the other associated transactions determined to be under different jurisdictions.

- The only change to the qualification criteria will be that transactions for any of the 32 current product codes that have a US intracountry jurisdiction must be qualified at the new IRD BU.

### **New interchange items**

<b><u>New Fee Program</u></b>	<b><u>New Rate</u></b>
MC US Global Wholesale Travel B2B MBS	2.0000 + \$0.0000
MC US Global Wholesale Travel B2B MBA	1.8000 + \$0.0000
MC US Global Wholesale Travel B2B MBG	1.6000 + \$0.0000
MC US Global Wholesale Travel B2B MBH	1.4000 + \$0.0000
MC US Global Wholesale Travel B2B MBI	1.2000 + \$0.0000
MC US Global Wholesale Travel B2B MBJ	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTA	2.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTB	1.9000 + \$0.0000
MC US Global Wholesale Travel B2B MTC	1.8000 + \$0.0000
MC US Global Wholesale Travel B2B MTD	1.7000 + \$0.0000
MC US Global Wholesale Travel B2B MTE	1.6000 + \$0.0000
MC US Global Wholesale Travel B2B MTF	1.5000 + \$0.0000
MC US Global Wholesale Travel B2B MTG	1.4000 + \$0.0000
MC US Global Wholesale Travel B2B MTH	1.3000 + \$0.0000
MC US Global Wholesale Travel B2B MTI	1.2000 + \$0.0000
MC US Global Wholesale Travel B2B MTJ	1.1000 + \$0.0000
MC US Global Wholesale Travel B2B MTK	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTL	1.4500 + \$0.0000
MC US Global Wholesale Travel B2B MTM	1.3500 + \$0.0000
MC US Global Wholesale Travel B2B MTN	2.7000 + \$0.0000
MC US Global Wholesale Travel B2B MTO	2.6000 + \$0.0000
MC US Global Wholesale Travel B2B MTQ	2.5000 + \$0.0000
MC US Global Wholesale Travel B2B MTR	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTS	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTT	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTU	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MTV	1.0000 + \$0.0000
MC US Global Wholesale Travel B2B MBL	0.0000 + \$0.0000
MC US Global Wholesale Travel B2B MBN	0.0000 + \$0.0000
MC US Global Wholesale Travel B2B MBO	0.0000 + \$0.0000
MC US Global Wholesale Travel B2B MBQ	0.0000 + \$0.0000
MC US Global Wholesale Travel B2B MBR	0.0000 + \$0.0000

## **2. Interchange Rates for the Mastercard Wholesale Travel Program Globally and in the US Region**

Mastercard is updating certain MWP rates globally and for intraregional transactions in the US region

### Rate change interchange items

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
MC Global Wholesale Travel B2B MTN	1.0000% + \$0.0000	2.0000% + \$0.0000
MC Global Wholesale Travel B2B MTO	1.0000% + \$0.0000	2.0000% + \$0.0000
MC Global Wholesale Travel B2B MTQ	1.0000% + \$0.0000	2.0000% + \$0.0000

### 3. Interchange Rates for the MasterCard Variable Interchange Program Transactions in the US Region

Effective October 17, 2025, Mastercard is modifying two variable interchange program rates for the US region

### Rate change interchange items

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
MC B2B VIP 8	1.2500 + \$40.0000	2.7000% + \$0.1000
MC B2B VIP 10	1.1500 + \$80.0000	2.7500% + \$0.1000

### 4. Modifying MasterCard Interregional Interchange Rates

Mastercard is modifying the interchange rates for interregional transactions for consumers

### Rate change interchange items

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
MC Cons Rate 3 Base Core	1.6000% + \$0.0000	1.6500% + \$0.0000
MC Cons Rate 3 Base Prem	1.8500% + \$0.0000	1.9000% + \$0.0000
MC Cons Rate 3 Base Super Prem	1.9800% + \$0.0000	2.0300% + \$0.0000

### 5. Updating Acquiring Pricing for Mastercard Wholesale Travel Program Domestic Transactions in the US

Effective October 13, 2025, Mastercard is creating a new MC Wholesale Travel Program (MWP) acquiring fee for US domestic transactions. This is for the US market only. Mastercard will have two different domestic and cross-border MWP acquiring fee rates. This further drives the fast-growing business-to-business (B2B) travel transactions locally and internationally.

The first billing from Mastercard is on October 19, 2025. The rate for the US Domestic Wholesale Travel Program Fee is 0.25%. It applies to all US domestic transactions processed under the new IRD BU.

Additionally, Acquirer Brand Volume assessment fees—MC Acquirer Brand Volume and MC Acquirer Brand Volume Above, process objects 2J2 and 2J3—will be included as part of the US Domestic Wholesale Travel Program Fee. Therefore, they will be excluded from applying to transactions processed using the new IRD BU.

### New interchange items

<u>New Fee Program</u>	<u>New Rate</u>
MC US Domestic Wholesale Travel Program	0.2500% + \$0.0000

### **PIN Debit: NYCE interchange rate updates**

Effective October 2025, NYCE Payments Network interchange rates will be updated and will no longer distinguish between Premier and Non-Premier fee programs.

### **Rate change interchange items**

<b><u>Current Fee Program</u></b>	<b><u>Current rate</u></b>	<b><u>New rate</u></b>	<b><u>Tran Amt</u></b>
NYCE Premier Supermarket Tier 3	0.0000% + \$0.2900	0.0000% + \$0.3000	
NYCE Premier All Other Tier 3	0.8000% + \$0.1300	0.8000% + \$0.1500	
NYCE Supermarket Tier 3	0.0000% + \$0.2700	0.0000% + \$0.3000	
NYCE Petroleum Tier 3	0.7000% + \$0.1400	0.7500% + \$0.1500	
NYCE Petroleum Tier 3 Max	0.0000% + \$0.8500	0.0000% + \$0.9000	
NYCE All Other Tier 3	0.7500% + \$0.1300	0.8000% + \$0.1500	
NYCE REGF Small Ticket	1.0000% + \$0.0250	0.0500% + \$0.2200	<= \$15.00
NYCE REG w/o Fraud Small Ticket	1.0000% + \$0.0250	0.0500% + \$0.2100	<= \$15.00