



**Insignia Payment Solutions**

# INTERCHANGE AND ASSESSMENT ADJUSTMENTS

In a recent announcement, the card brand associations informed Electronic Merchant Systems of their most recent changes and additions to interchange and assessment levels. These updates typically occur twice a year and will impact the entire payment industry. The following adjustments will be effective April 1, 2016:

Card	Fee Program	Current Rate	New Rate
Visa	Data Transmission Fee ( <i>New Fee</i> )	n/a	\$0.0018
MasterCard	Acquirer Brand Volume Fee - Large Ticket	0.13%	0.14%
Discover	Data Usage Charge	\$0.0185	\$0.0195
Discover	International Processing Fee	0.40%	0.50%
Discover	International Service Fee	0.55%	0.80%
Discover	Acquirer Assessment Fee	0.11%	0.13%

AMEX Opt Blue is introducing a new fourth tier for restaurants, caterers and drinking places (MCCs 5811 through 5814) with new rates for transactions that are less than or equal to \$5.00. See updated table below:

Tier 1 (NEW)	Tier 2 (Previous Tier 1)	Tier 3 (Previous Tier 2)	Tier 4 (Previous Tier 3)
Transaction Amount (≤\$5.00)	Transaction Amount (\$5.01 - \$25.00)	Transaction Amount (\$25.01 - \$150.00)	Transaction Amount (>\$150.00)
1.90% + \$0.04 Transaction Fee	1.85% + \$0.10 Transaction Fee	2.45% + \$0.10 Transaction Fee	2.75% + \$0.10 Transaction Fee

Please contact your local agent with any questions. Unlike many other Processors, INSIGNIA IS NOT marking up or adding to any of these fees or any rates or transaction fees.  
**INSIGNIA PAYMENTS SOLUTIONS / Phone: (888) 424-3310**