

# Advisor Alert

March 16, 2016

## PULSE Debit Network Fee Changes – Effective April 1, 2016

The PULSE debit network has announced network fee changes effective April 1, 2016. The details of the fee changes are as follows.

Please contact your Worldpay representative should you have any questions.

**-Continued-**

This content is not intended to provide a complete explanation of applicable laws, rules, or regulations. It should not be considered legal or compliance advice. Individual situations will differ, and any questions or concerns should be discussed with your own lawyers and advisors.

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## PULSE fee changes - Effective April 1, 2016

	MCCs	Issuer Interchange Rates Unregulated				Issuer Interchange Rates Regulated			Payment Network Fees					
		Fixed	+	Variable	Min	Max	Fixed	+	Variable	Fraud Adjustment <sup>1</sup>	Gateway	Switch <sup>2</sup>	Denial Returns <sup>2</sup>	Pre Auth <sup>2</sup>
											Add Gateway Fee			
Pay Choice Petroleum	5541 5542	\$0.15	+	0.80%		\$0.95	\$0.21	+	0.05%	\$0.01				
Pay Choice Supermarket	5411 5300	\$0.30	+											
Pay Choice Retail	All other MCCs	\$0.15	+	0.80%										
Pulse Petroleum	5541 5542	\$0.15	+	0.80%		\$0.95								
Pulse Supermarket	5411 5300	\$0.30	+											
Pulse Retail	All other MCCs	\$0.15	+	0.80%										
Pay Limited Petroleum	5541 5542	\$0.15	+	1.15%		\$0.95								
Pay Limited Supermarket	5411 5300	\$0.15	+	1.15%		\$0.35								
Pay Limited Retail	All other MCCs	\$0.15	+	1.15%										
Pay Express Petroleum	All other MCCs	\$0.15	+	0.80%		\$0.95								
Pay Express Supermarket	All other MCCs	\$0.30	+											
Pay Express Retail	All other MCCs	\$0.15	+	0.80%										

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Fee amount includes a \$0.005 POS network security fee

**-Continued-**

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## PULSE fees prior to April 1, 2016 (current rates)

	MCCs	Issuer Interchange Rates Unregulated				Issuer Interchange Rates Regulated			Payment Network Fees					
		Fixed	+	Variable	Min	Max	Fixed	+	Variable	Fraud Adjustment <sup>1</sup>	Gateway	Switch <sup>2</sup>	Denial Returns <sup>2</sup>	Pre Auth <sup>2</sup>
											Add Gateway Fee			
Pay Choice Petroleum	5541 5542	\$0.15	+	0.80%		\$0.95	\$0.21	+	0.05%	\$0.01		Pulse All Other \$0.0625 + 0.08% (cap @ \$0.07)	Pulse All Other \$0.0625 + 0.08%	Pulse All Other \$0.075
Pay Choice Supermarket	5411 5300	\$0.30	+											
Pay Choice Retail	All other MCCs	\$0.15	+	0.80%										
Pulse Petroleum	5541 5542	\$0.15	+	0.80%		\$0.95								
Pulse Supermarket	5411 5300	\$0.30	+											
Pulse Retail	All other MCCs	\$0.15	+	0.80%										
Pay Limited Petroleum	5541 5542	\$0.15	+	1.15%		\$0.95								
Pay Limited Supermarket	5411 5300	\$0.15	+	1.15%		\$0.35								
Pay Limited Retail	All other MCCs	\$0.15	+	1.15%										
Pay Express Petroleum	All other MCCs	\$0.15	+	0.80%		\$0.95								
Pay Express Supermarket	All other MCCs	\$0.30	+											
Pay Express Retail	All other MCCs	\$0.15	+	0.80%										

<sup>1</sup> If the issuer is eligible, a \$0.01 fraud-prevention adjustment under the new interchange regulations will be charged

<sup>2</sup> Fee amount includes a \$0.005 POS network security fee