



January 27, 2010

As a service to our merchants, Chase Paymentech is providing the following notification regarding NYCE Debit Network Changes and Premier Issuer Fee Announcement -- U.S.

Effective February 1, 2010 and April 1, 2010

At this time, we are announcing interchange rate and fee changes for the NYCE debit payment network, which are effective February 1, 2010. Please note the addition of a "Tier 1 Select" rate. Please review the remaining changes in the comparison chart below indicated in **blue**.

New Premier Issuer Fee – effective April 1, 2010.

NYCE has announced a new Premier Issuer category for POS interchange. Transaction requests approved by Premier Issuers (those Issuers that are exclusive to the NYCE network) will carry an additional \$0.011 interchange fee in addition to the rates outlined in this communication. Additional communication will be forthcoming.

NYCE – Rates effective 01/01/2009			New Rates effective 02/01/2010
Tier/Segment	MCCs	Interchange Rate	Interchange Rate
Tier 3 ~ All Merchants Not Designated by Special MCC = Base Rate	All Other	0.75% + \$0.15 min \$0.26 no cap	0.75% + \$0.17 min \$0.26 no cap
Tier 3 ~ Supermarket/Grocery	5411	\$0.26	\$0.26
Tier 3 ~ Petroleum	5541 & 5542	0.85% + \$0.15 min \$ 0.26 no cap	0.85% + \$0.15 min \$ 0.26 no cap
Tier 3 ~ QSR	5814	0.55% + \$0.065 min \$0.185 capped at \$0.50	0.60% + \$0.065 min \$0.185 capped at \$0.50
Tier 2 ~ All Merchants Not Designated by Special MCC = Base Rate	All Other	0.70% + \$0.12 min \$0.235 capped at \$0.65	0.70% + \$0.12 min \$0.235 capped at \$0.65
Tier 2 ~ Supermarket/Grocery	5411	\$0.235	\$0.235
Tier 2 ~ Petroleum	5541 & 5542	0.80% + \$0.12 min \$0.235 capped at \$0.70	0.80% + \$0.12 min \$0.235 capped at \$0.850
Tier 2 ~ QSR	5814	0.55% + \$0.065 min \$0.185 capped at \$0.50	0.60% + \$0.065 min \$0.185 capped at \$0.50
Tier 1 ~ All Merchants Not Designated by Special MCC	All Other	0.55% + \$0.065 min \$0.185 capped at \$0.50	0.60% + \$0.065 min \$0.185 capped at \$0.50
Tier 1 ~ Supermarket/Grocery	5411	\$0.185	\$0.189
Tier 1 ~ Petroleum	5541 & 5542	0.75% + \$0.10 min \$0.185 capped at \$0.55	0.75% + \$0.120 min \$0.185 capped at \$0.850
Tier 1 ~ QSR	5814	0.55% + \$0.065 min \$0.185 capped at \$0.50	0.60% + \$0.065 min \$0.185 capped at \$0.50
Tier 1 Select ~ All Merchants Not Designated by Special MCC	All Other	N/A	0.55% + \$0.065 min \$0.185 capped at \$0.50
Tier 1 Select ~ Supermarket/Grocery	5411	N/A	\$0.185
Tier 1 Select ~ Petroleum	5541 & 5542	N/A	0.75% + \$0.100 min \$0.185 capped at \$0.850
Tier Criteria – based on prior year's sales volume for NYCE transactions			
Tier 3 – If Merchant prior year sales are < \$5 billion and < 5 million NYCE Transactions = Base Rate			
Tier 2 – If Merchant prior year sales are ≥ \$5 billion and < \$15 billion and 5 million NYCE transactions			
Tier 1 – If Merchant prior year sales are ≥ \$15 billion and 5 million NYCE transactions			
Tier 1 Select – qualification is determined by the NYCE network			
Product Below is Available			
PINless Bill Pay Rates – Rates effective 11/01/2008			New Rates effective 02/01/2010
Tier/Segment	MCCs	Interchange Rate	Interchange Rate
Tier A	4900	\$0.45	\$0.60
Tier B	9399, 7342, 7393, 9223 9311, 9405, 9211, 9222 6513, 6051, 7012, 4225 5511, 6012	0.60% + \$0.20 capped at \$0.65	0.60% + \$0.20 min \$0.20 capped at \$0.65
Tier C	5960, 6300, 8220, 8299 8241, 8211, 8244, 8249	0.75% + \$.20 capped at \$1.45	0.75% + \$0.20 min \$0.20 capped at \$1.45
Tier D	Not supported by Chase Paymentech	1.35% + \$0.20 no cap	1.35% + \$0.20 min \$0.20 no cap
Tier E	4899	1.00% + \$0.07 capped at \$0.65	1.00% + \$0.07 min \$0.07 capped at \$1.00
Tier F	4814	N/A	1.10% + \$0.05 min \$0.05 no cap
Credit/Refund	See notes	\$0.12	\$0.12

* Quick Service Restaurants (QSR's) are eligible for the Tier 1 "All Other Rate" interchange rate, and are not required to meet domestic sales or volume requirements.

Fee Type – Fees effective 01/01/2009		Fee Type – Fees effective 02/01/2010
Switch Fee (Tiered) (Based on Merchants Monthly NYCE Volume)	1 – 250,000 \$0.0425 = Base Rate 250,001 – 1,000,000 \$0.0400 1,000,001 - 1,500,000 \$0.0375 1,500,001 - 3,000,000 \$0.0325 3,000,001 + \$0.0275	1 – 500,000 \$0.0425 = Base Rate 500,001 – 1,000,000 \$0.0400 1,000,001 - 2,500,000 \$0.0375 2,500,001 - 5,000,000 \$0.0325 5,000,001 and above \$0.0275
Switch Fee (All PINless)	\$0.055	\$0.055
Switch Fee Preauthorization	\$0.0425 (or applicable switch)	\$0.0425 (or applicable switch)
Switch Fee Preauth-Completion ¹	\$0.02	\$0.02
Gateway Fee	N/A	N/A
Admin/Network Fee	N/A	N/A
Adjustment Fee	\$4.00	\$4.00
Adjustment Fee – Late	\$15.00	\$15.00
Adjustment Fee – Manual	\$20.00	\$20.00
Chargeback Fee	\$20.00	\$20.00
Re-presentment Fee	(\$20.00)	(\$20.00)
Good Faith Fee	\$15.00	\$15.00

Should you have any questions regarding this communication, please feel free to contact your Account Executive. Chase Paymentech values your business and we are here to assist you with any questions or concerns that you may have.

Sincerely,



Daniel J. Charron
 Executive Vice President, Client Services
 Chase Paymentech