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CLEARING AND SETTLEMENT**WAIVED INTERCHANGE FEES FOR HAITIAN RELIEF EFFORT PARTICIPATION**

Synopsis:

In support of the Haitian disaster relief efforts currently underway, various card brands are waiving interchange fees for select nonprofit organizations and/or for charitable contributions to a select group of U.S. based charities. Participating card brands include:

- Visa[®]
- MasterCard[®]
- Discover[®]

For your convenience, additional contact information and eligibility requirements are summarized beginning on page 2 of this communication.

Client action:

Reclassification notices are not being utilized by the card brands, therefore interchange adjustments will not be passed automatically to the merchants. Clients will need to calculate the interchange owed to each merchant and create adjustments to provide the credits back to the merchant.

Note: This bulletin is issued for informational purposes only, and is not intended to be construed or used as general legal or compliance advice. All recipients of this bulletin are encouraged to thoroughly review the regulations discussed, and assess their organization's compliance status.

Suggested client distribution:

Merchant Accounting, Merchant Operations, Merchant Pricing

Clearing and Settlement

WAIVED INTERCHANGE FEES FOR HAITIAN RELIEF EFFORT PARTICIPATION

Introduction

In support of the Haitian disaster relief efforts currently underway, various card brands are waiving interchange fees for select nonprofit organizations and/or for charitable contributions to a select group of U.S. based charities. Participating card brands include:

- Visa
- MasterCard
- Discover

Visa

As communicated on Visa's [website](#), Visa will waive interchange fees between the Central Processing Dates of January 17, 2010, and February 28, 2010, on donations made to a select group of major, U.S.-based charities that are providing support to Haitian relief efforts. Eligible charities are:

- American Red Cross
- AmeriCares
- CARE USA
- Direct Relief International®
- Habitat for Humanity®
- International Rescue Committee
- Mercy Corps
- Oxfam America
- Save the Children©
- US Fund for UNICEF
- World Vision®

Visa will identify eligible merchant charities based on the MVV (Merchant Verification Value).

Client action / impact: For eligible merchants, you will need to ensure the appropriate MVV value is populated in the Merchant Accounting System (MAS), Merchant Management System (MMS) and the Express Merchant Boarding and Maintenance system.

Please contact your Visa account representative or visit Visa.com for more information.

MasterCard

As communicated on MasterCard's [website](#), and the *Haiti Charity Donation Transactions: US Acquirer Frequently Asked Questions (FAQ)*, published January 25, 2010, MasterCard will waive interchange fees for selected charities between January 13, 2010, and February 28, 2010.

MasterCard will identify the charitable organizations by the Card Acceptor ID and DBA Name and will provide member acquirers with reporting of all eligible activity. The waived interchange fees will be settled to acquirers in a lump sum, delivered monthly, via a Fee Collection/1740 message. Additionally, MasterCard is waiving interchange fees on donation transactions made to the following charities:

- American Red Cross (national and local chapters)
- AmeriCares
- CARE USA
- Doctors Without Borders
- Partners in Health
- Save the Children
- UNICEF
- United Way® (national and local chapters)

Please contact your MasterCard Customer Operations Support (COS) representative for more information.

Discover

As communicated on Discover's [website](#), Discover will rebate interchange fees for charitable organizations listed below. The rebates will be provided to acquirers in a lump sum, delivered monthly, for transaction activity from January 12, 2010, through February 28, 2010. Eligible charities are:

- Amazon.com
- American Red Cross
- AmeriCares
- CARE USA
- Direct Relief International
- Doctors Without Borders
- Habitat for Humanity
- International Rescue Committee (.com)
- Mercy Corps
- Microsoft®
- New York City Mayor's Fund

- Oxfam America
- Partners In Health
- Save The Children
- US Fund for UNICEF
- World Vision

Please contact your Discover account representative for more information.