

# QUICK REFERENCE GUIDE

Consumer Credit Card Charity Interchange  
Rate Program for Charitable Organizations

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Effective October 15, 2011, Visa introduced the **Consumer Credit Card Charity Interchange Rate Program**. This program is for charitable organizations. Those organizations have a Merchant Category Code (MCC) of 8398 and are the only organizations that qualify for this program.

The interchange rate for this program is **1.35% + \$0.05** for all Visa consumer credit products.

**Note:** This does not apply to debit transactions.

Processing requirements for this program are the same as those that were previously for the CPS Retail 2 Program.

Those requirements are as follows:

- Transaction can be full magnetic stripe read or key-entered.
- Transaction settled within 1 day of authorization, authorization response data included in settled transaction.
- Transaction must be from the MCC 8938.

That's it. That's all there is to it.

