

Upcoming changes to Visa's CPS charity & CPS retail 2 for charities & religious organizations – U.S.

Effective October 12, 2018, Visa is making multiple changes to the CPS Charity and CPS Retail 2 interchange programs for merchants under MCCs 8398 (Charities) and 8661 (Churches).

Changes are as follows:

- The CPS Charity interchange program will be renamed to CPS Charity & Religious Org
- Religious organizations (MCC 8661) that have a tax exempt status with the IRS will be eligible for CPS Charity & Religious Org and CPS Retail 2

Charity organizations (MCC 8398) will continue to be eligible for CPS Charity and Religious Org and CPS Retail 2 only if they have a tax exempt status with the IRS.

Charity organizations that do not have a tax exempt status with the IRS will be eligible for other published rates (i.e. CPS Card Not Present, CPS Retail).

Please reach out to your relationship manager if you have questions.