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Has received an application for a patent for a new and useful invention. The title and description of the invention are enclosed. The requirements of law have been complied with, and it has been determined that a patent on the invention shall be granted under the law.

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United States Patent

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(54) **ALTERING CARD-ISSUER INTERCHANGE CATEGORIES**

2008/0270275 A1 10/2008 McElroy
2008/0270297 A1 10/2008 McElroy

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

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See application file for complete search history.

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(Continued)

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(57) **ABSTRACT**

This document describes tools capable of determining ways in which to alter interchange categories assigned to credit-card transactions and the accompanying potential fee savings. In some embodiments, the tools receive parameters for interchange categories and transaction information for merchants that have been charged interchange fees based on some of these categories. The tools may determine, based on these parameters and transaction information, parameter changes that enable similar credit-card transactions to be assigned a lower-cost interchange category and the accompanying potential fee savings.

20 Claims, 9 Drawing Sheets

