

DURBIN AMENDMENT NEWS UPDATE



This newsletter is provided as a service of (PBA Services Select Vendor Program) and PULSE to assist your organization in reviewing the Federal Reserve Board's final debit card rules implementing the Durbin Amendment.

Regulation II Summary

A new white paper, *Federal Reserve Board Issues Regulation II to Implement Durbin Amendment*, provides an overview and analysis of the final rules. [MORE](#)

PULSE Financial Institution Briefing*

Listen to an audio replay of PULSE's review of the Federal Reserve Board's final rules on debit cards. The briefing features a rule overview from Kelly McNamara Corley, executive vice president and general counsel for Discover Financial Services, and PULSE President Dave Schneider. Also included is a question-and-answer session with financial institution participants. [MORE](#)

How Do Debit Issuers Plan to Respond

The white paper, *How Do Debit Issuers Plan to Respond to the Durbin Amendment*, reviews insights and information gained from issuers regarding Durbin. The paper is based on highlights from the *2011 Debit Issuer Study*, commissioned by PULSE, and presents an objective fact base with input from debit issuers across the country. [MORE](#)

Amendment Implementation Timeline

Includes the effective date of debit interchange fee restrictions and prohibition on merchant routing restrictions, along with rolling effective dates on network exclusivity arrangements. [MORE](#)

- [Reviews are in on Fed's Final Debit Rule: Thumbs Down from Both Retailers and Banks.](#) *Digital Transactions*
- [Banks Should Love the Fed's Durbin Amendment Ruling.](#) *Forbes.com*
- [What the Durbin Amendment Means for You.](#) *USNews.com*
- [With debit card swipe fees capped, new bank fees on horizon.](#) *USA Today*

If you have any questions or comments about the Durbin Amendment News Update, please contact Denise Stigge at PULSE. Email dstigge@pulsenetwork.com or call 1-877-247-8573.

* Complete access requires log-in – PULSE participants only

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