

# Visa® Interchange Rate and Payment Network Fee Schedule

Here are the criteria for most interchange programs and payment network fees, and a summary of primary qualifications established by Visa®. Keep in mind, the Visa network publications will apply to the transaction if there's a conflict between fee schedules. You can find the current Visa interchange rates at <https://usa.visa.com/support/small-business/regulations-fees.html>.

All fees are billed by and owed to Bank of America — this includes fees that have a payment network name in their description.

**Schedule Change Key**

- All changes are reflected in blue
- Symbols reflect types of changes

✓ New Category                      ▲ Rate or Fee Increase and Effective Date  
✗ Deleted Fee Programs            ▼ Rate or Fee Decrease and Effective Date

Debit and Prepaid Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
<b>Retail Debit</b>	0.80%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Purchase date must be within 1 day of authorization date. Unattended Terminal transactions at Local & Suburban Commuter Passenger Transport (4111), Passenger Railways (4112), and Bus Lines (4131). For Hotel and Car Rental: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport: full itinerary required (including ticket number, passenger name, and trip leg data); transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Authorization and settlement amount on debit and prepaid card transactions do not have to match for Taxis & Limousines (4121), Bars and Taverns (5813), Beauty and Barber Shops (7230), Health and Beauty Spas (7298), and Amusement Parks, Circuses, Carnivals, & Fortune Tellers (7996). Maximum 14 days to deposit & settle for Boat Rentals & Leasing (4457), Trailer Parks & Campgrounds (7033), Equipment, Tool, Furniture, & Appliance Rental and Leasing (7394), Motor Home & Recreational Vehicle Rentals (7519), and Recreation Services (7999), 2 days to deposit & settle for all other merchants. Ineligible Merchant MCCs: Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967). Consumer debit and prepaid transactions at Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722).
<b>Retail Prepaid</b>	1.15%	\$0.15	
<b>Retail 2 Debit</b>	0.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred, with the exception that Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/eCommerce Basic, and CPS/eCommerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. Authorization required. Maximum 2 days to deposit & settle. Charitable & Social Service Organizations (8398) and Religious Organizations (8661) must also be recognized by the Internal Revenue Service (IRS) as having tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. Eligible Merchant MCCs: Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools — Other (8299), Insurance (5960, 6300), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), and consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Religious Organizations (8661), Telecommunication Services (4814), Real Estate Agents & Managers — Rentals (6513), and Cable and Other TV Services (4899).
<b>Retail 2 Debit Maximum</b>	0.00%	\$2.00	
<b>Retail 2 Prepaid</b>	0.65%	\$0.15	
<b>Retail 2 Prepaid Maximum</b>	0.00%	\$2.00	
<b>Retail Key Entered Debit</b>	1.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Key-Entered due to inability to read magnetic stripe. All requirements of CPS/Retail except magnetic stripe read. Authorization required. Address Verification Required with a positive match on ZIP code or full address. Maximum 2 days to deposit & settle. For hotel and car rental (3300-3799, 7011, 7512, 7513): Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport (3000-3300, 4112, 4511): ticket number and itinerary required; transactions that include ancillary data (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name) are not eligible for this program. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of authorization date. Ineligible Merchant MCCs: Automated Fuel (5542), Direct Marketing (5960, 5962, 5964-5969), Cardholder Activated Terminal, Credit transactions at Quasi-Cash (6051).
<b>Retail Key Entered Prepaid</b>	1.75%	\$0.20	
<b>Retail Service Station Debit</b>	0.80%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Same requirements as CPS/Retail. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Service Stations (5541).
<b>Retail Service Station Debit Maximum</b>	0.00%	\$0.95	
<b>Retail Service Station Prepaid</b>	1.15%	\$0.15	
<b>Retail Service Station Prepaid Maximum</b>	0.00%	\$0.95	

Debit and Prepaid Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Account Funding Debit	1.75%	\$0.20	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Fund a pre-paid product, a brokerage account, or escrow account. Identified as eCommerce transactions processed in a secure environment. Card is not present. Full Address Verification Service (ZIP code and full address) required. eCommerce requires additional data fields such as the merchant order number, valid eCommerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit &amp; settle.</p>
Account Funding Prepaid	1.80%	\$0.20	
Auto Fuel Dispenser Debit	0.80%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to \$500.00. May be authorized for full amount or for \$1.00. Magnetic Stripe Read / Contactless / Chip Read required. Cardholder Activated Terminal (CAT) indicator must be present. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Automated Fuel Dispensers (5542).</p>
Auto Fuel Dispenser Debit Maximum	0.00%	\$0.95	
Auto Fuel Dispenser Prepaid	1.15%	\$0.15	
Auto Fuel Dispenser Prepaid Maximum	0.00%	\$0.95	
Card Not Present Debit	1.65%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Card Not Present / Signature Not Obtained / Mail or Phone Order. Invoice / order number required. Customer Service phone number in the merchant city field OR Customer Service phone number, merchant URL, or email address in the merchant city field for recurring payment transactions. Authorization required. Purchase date must be within 7 days of authorization date. Authorization and settlement amounts must match. Bill payment transactions must include bill payment indicators. Maximum 2 days to deposit &amp; settle. Address Verification required unless Healthcare (4119, 5975, 5976, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099), Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900).</p>
Card Not Present Prepaid	1.75%	\$0.20	
Consumer Bill Payment — Non-Regulated Debit	1.65%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Transaction must meet existing CPS qualification and processing rules for any CPS program. Purchase transactions from regulated account ranges continue to qualify for existing Regulated fee programs. Purchase Return transactions continue to qualify for existing Credit Voucher fee programs.</p> <p>Eligible Merchant MCCs: Consumer Bill Payment Service (CBPS) merchant registered with Visa.</p>
Consumer Bill Payment — Non-Regulated Prepaid	1.75%	\$0.20	
Debt Repayment — No Fees	0.65%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Meet existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Debt repayment indicator must be present in both authorization and clearing. Eligible transactions are payments on all loan types, except for payday loans, charged-off debt not collected by the originating financial institution, and time-barred debit. Cardholder cannot be charged a convenience fee. Requires registration and MVV must be present in the transaction. Priority debit routing commitment required. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Financial Institutions — Merchandise and Services (6012) and Non-Financial Institutions — Foreign Currency, Money Orders — Not Wire Transfer, and Travelers Checks (6051).</p>
Debt Repayment — No Fees Maximum	0.00%	\$0.65	
Debt Repayment 2	0.65%	\$0.15	
Debt Repayment 2 Maximum	0.00%	\$0.65	
eCommerce Basic Debit	1.65%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Same requirements as CPS/Card Not Present but transaction takes place in a secure Internet environment. Authorization required. Address Verification required unless Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). eCommerce requires additional data fields in authorization and settlement. Bill payment transactions must include bill payment indicators. Purchase date must be within 7 days of authorization date (or within 3 days for Transaction Aggregation transactions). Authorization amount for Transaction Aggregation transactions must not exceed \$15.00. Maximum 2 days to deposit &amp; settle.</p>
eCommerce Basic Prepaid	1.75%	\$0.20	
eCommerce Preferred Debit	1.60%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Same requirements as eCommerce Basic, except require Cardholder Authentication Value (CAVV). Authorization required. Requires Visa Secure (formerly known as Verified by Visa). Maximum 2 days to deposit &amp; settle.</p>
eCommerce Preferred Prepaid	1.75%	\$0.20	

Debit and Prepaid Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Electronic (EIRF) Debit	1.75%	\$0.20	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. Unattended Terminal transactions greater than \$15.00, except for Local &amp; Suburban Commuter Passenger Transport (4111), Passenger Railways (4112), and Bus Lines (4131). For Passenger Transport (3000-3300, 4112, 4511): last 13 positions of merchant name must contain either description of ancillary purchase or ticket number; ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). Authorization is Referral / Voice-Authorized transaction. Transaction date is 3 days old. Bill payment transactions must include bill payment indicators. Signature or Infinite card transactions, CPS-qualified at Travel Service Merchants including, Airlines (3000-3300, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Transactions previously qualified for EIRF Credit may qualify for new Non-Qualified interchange rate. Maximum 3 days to deposit &amp; settle.</p>
Electronic (EIRF) Debit Maximum	0.00%	\$0.95	
Electronic (EIRF) Prepaid	1.80%	\$0.20	
Electronic (EIRF) Prepaid Maximum	0.00%	\$0.95	
Government Debit	0.65%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred, with the exception that Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/eCommerce Basic, and CPS/eCommerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this Program. Authorization required. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399), and Government-Owned Lotteries (7800).</p>
Government Debit Maximum	0.00%	\$2.00	
Government Prepaid	0.65%	\$0.15	
Government Prepaid Maximum	0.00%	\$2.00	
Hotel / Car: Card Not Present Debit	1.70%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Hotel / Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Car Rental Agencies (3351-3500), Lodging Hotels Motels Resorts (3501-3999), Lodging Hotels Motels Resorts Central Reservation Services (7011), Automobile Rental Agency (7512), Truck and Utility Trailer Rental (7513).</p>
Hotel / Car: Card Not Present Prepaid	1.75%	\$0.20	
Hotel / Car: Card Present Debit	1.19%	\$0.10	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Hotel / Car Rental merchant. Authorized. Card is present. Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Car Rental Agencies (3351-3500), Lodging Hotels Motels Resorts (3501-3999), Lodging Hotels Motels Resorts Central Reservation Services (7011), Automobile Rental Agency (7512), Truck and Utility Trailer Rental (7513).</p>
Hotel / Car: Card Present Prepaid	1.15%	\$0.15	
Hotel / Car: eCommerce Preferred Debit	1.70%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Hotel / Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. eCommerce requires additional data fields in authorization and settlement. Requires Visa Secure (formerly known as Verified by Visa). Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Car Rental Agencies (3351-3500), Lodging Hotels Motels Resorts (3501-3999), Lodging Hotels Motels Resorts Central Reservation Services (7011), Automobile Rental Agency (7512), Truck and Utility Trailer Rental (7513).</p>
Hotel / Car: eCommerce Preferred Prepaid	1.75%	\$0.20	
Passenger Transport Card Not Present Debit	1.70%	\$0.15	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as authorization date. Maximum 8 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Airline (3000-3300, 4511) or Passenger Railway (4112) merchant.</p>
Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	
Passenger Transport Card Present Debit	1.19%	\$0.10	<p>Eligible Cards: Debit and Prepaid Consumer.</p> <p>Eligible Criteria: Authorized. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Unattended Terminal at Passenger Railway (4112). Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as authorization date. Maximum 8 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Airline (3000-3300, 4511) or Passenger Railway (4112) merchant.</p>
Passenger Transport Card Present Prepaid	1.15%	\$0.15	

Debit and Prepaid Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Passenger Transport eCommerce Preferred Debit	1.70%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Authorized. Card Not Present / Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. eCommerce requires additional data fields in authorization and settlement. Requires Visa Secure (formerly known as Verified by Visa). Purchase date same as authorization date. Maximum 8 days to deposit & settle.
Passenger Transport eCommerce Preferred Prepaid	1.75%	\$0.20	Eligible Merchant MCCs: Airline (3000-3300, 4511) or Passenger Railway (4112) merchant.
Restaurant Debit	1.19%	\$0.10	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization required and Magnetic Stripe Read / Contactless / Chip Read. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle.
Restaurant Prepaid	1.15%	\$0.15	Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Small Ticket Debit	1.55%	\$0.04	Eligible Cards: Debit and Prepaid, Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange are eligible for the CPS/Small Ticket Regulated Debit rate. Eligible Criteria: Card Present / Magnetic Stripe Read / Contactless / Chip Read / Unattended Terminal / Electronically Authorized. Signature not required. Bill payment transactions must include bill payment indicators. Purchase date must be within 1 day of authorization date. Transaction amount must be less than or equal to \$15.00. Small Ticket transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are eligible for this program. Small Ticket Credit eligible transactions will qualify for the following MVV interchange programs: Utilities and Debt Repayment. Maximum 2 days to deposit & settle.
Small Ticket Prepaid	1.60%	\$0.05	Ineligible Merchant MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Direct Marketing — Insurance (5960), Direct Marketing — Travel Arrangement (5962), Direct Marketing — Catalog (5964), Direct Marketing — Combination Catalog & Retail (5965), Direct Marketing — Outbound Telemarketing (5966), Direct Marketing — Inbound Telemarketing (5967), Direct Marketing — Continuity / Subscription (5968), Direct Marketing — Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions — Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950).
Small Ticket Debit Regulated	0.05%	\$0.22	
Standard Debit	1.90%	\$0.25	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Signature or Infinite cards NOT CPS-qualified at a Travel Service Merchants, including Airlines (3000-3300, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). High-risk telemarketing transactions (5962, 5966, 5967). Transaction date is more than three (3) days old. Authorization required. Non-secure eCommerce transactions. Staged Digital Wallet transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Maximum 30 days to deposit & settle.
Standard Prepaid	1.90%	\$0.25	
Supermarket Debit	0.00%	\$0.30	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Visa Debit or Prepaid card that meet CPS Retail criteria. No signature required if transactions \$25.00 or less. Authorization required and Magnetic Stripe Read / Contactless / Chip Read. Authorization and settlement amounts must match for consumer debit and prepaid transactions. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle.
Supermarket Debit Maximum	0.00%	\$0.35	Eligible Merchant MCCs: Grocery Stores/Supermarkets (5411).
Supermarket Prepaid	1.15%	\$0.15	
Supermarket Prepaid Maximum	0.00%	\$0.35	
Standard Debit	1.90%	\$0.25	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Signature or Infinite cards NOT CPS-qualified at a Travel Service Merchants, including Airlines (3000-3300, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). High-risk telemarketing transactions (5962, 5966, 5967). Transaction date is more than three (3) days old. Authorization required. Non-secure eCommerce transactions. Staged Digital Wallet transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Maximum 30 days to deposit & settle.
Standard Prepaid	1.90%	\$0.25	
U.S. Regulated Debit	0.05%	\$0.22	Eligible Cards: Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Eligible Criteria: Authorization required. Maximum 30 days to deposit & settle. CPS requirements recommended but not required. Ineligible Merchant MCCs: Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this program.
Utilities Nonrecurring Consumer Debit	0.00%	\$0.65	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle.
Utilities Nonrecurring Consumer Prepaid	0.00%	\$0.65	Eligible Merchant MCCs: Utilities (4900).
Utilities Recurring Consumer Debit	0.00%	\$0.45	
Utilities Recurring Consumer Prepaid	0.00%	\$0.45	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Advertising — Traditional — Tokenized	1.55%	\$0.10	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Advertising (7311).</p>
Advertising — Traditional — Non-Tokenized	1.65%	\$0.10	
Advertising — Traditional Rewards — Tokenized	1.70%	\$0.10	
Advertising — Traditional Rewards — Non-Tokenized	1.80%	\$0.10	
Advertising — Signature/Infinite — Tokenized	1.75%	\$0.10	
Advertising — Signature/Infinite — Non-Tokenized	1.85%	\$0.10	
Advertising — Signature Preferred/Infinite High Net Worth — Tokenized	2.30%	\$0.10	
Advertising — Signature Preferred/Infinite High Net Worth — Non-Tokenized	2.40%	\$0.10	
Charity and Religious Organizations Credit	1.35%	\$0.05	<p>Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite (High-Net-Worth), and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail, CPS/Card Not Present, CPS/Retail Key Entry, CPS/eCommerce Basic, CPS/eCommerce Preferred.</p> <p>Eligible Criteria: Must be recognized by the Internal Revenue Service (IRS) as having tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Charitable &amp; Social Service Organizations (8398) and Religious Organizations (8661).</p>
Consumer Bill Payment — Traditional	1.89%	\$0.10	<p>Eligible Cards: U.S.-issued consumer card.</p> <p>Eligible Criteria: Transaction must meet existing CPS qualification and processing rules for any CPS program. Purchase transactions from regulated account ranges continue to qualify for existing Regulated fee programs. Purchase Return transactions continue to qualify for existing Credit Voucher fee programs.</p> <p>Eligible Merchant: Consumer Bill Payment Service (CBPS) merchant registered with Visa.</p>
Consumer Bill Payment — Traditional Rewards	2.04%	\$0.10	
Consumer Bill Payment — Signature/Infinite	2.05%	\$0.10	
Consumer Bill Payment — Signature Preferred/Infinite High Net Worth	2.50%	\$0.10	
Education — Traditional — Tokenized	1.43%	\$0.05	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions. Transaction amount \$500 and above, transactions under \$500 may qualify Product 1 or Product 2 fee programs. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Elementary and Secondary Schools (8211), Colleges, Universities, Professional Schools and Junior Colleges (8220), Correspondence Schools (8241), Business and Secretarial Schools (8244), Vocational and Trade Schools (8249), Schools and Educational Services (not elsewhere classified) (8299), and Child Care Services (8351).</p>
Education — Traditional — Non-Tokenized	1.53%	\$0.05	
Education — Traditional Rewards — Tokenized	1.43%	\$0.05	
Education — Traditional Rewards — Non-Tokenized	1.53%	\$0.05	
Education — Signature/Infinite — Tokenized	1.43%	\$0.05	
Education — Signature/Infinite — Non-Tokenized	1.53%	\$0.05	
Education — Signature Preferred/Infinite High Net Worth — Tokenized	2.15%	\$0.10	
Education — Signature Preferred/Infinite High Net Worth — Non-Tokenized	2.25%	\$0.10	
Fuel Consumer Credit	1.15%	\$0.25	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Service Stations (5541) and Automated Fuel Dispensers (5542).</p>
Fuel Consumer Credit Maximum	0.00%	\$1.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
<b>Government Credit</b>	1.55%	\$0.10	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred, with the exception that Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/eCommerce Basic, and CPS/eCommerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this Program. Authorization required. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399), and Government-Owned Lotteries (7800).</p>
<b>Government Debit Maximum</b>	0.00%	\$2.00	
<b>Government Prepaid Maximum</b>	0.00%	\$2.00	
<b>Healthcare — Traditional — Tokenized</b>	1.43%	\$0.05	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions. Transaction amount \$500 and above, transactions under \$500 may qualify Product 1 or Product 2 fee programs. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Veterinary Services (0742), Ambulance Services (4119), Counseling Services — Debt, Marriage and Personal (7277), Doctors and Physicians (not elsewhere classified) (8011), Dentists and Orthodontists (8021), Osteopaths (8031), Chiropractors (8041), Optometrists and Ophthalmologists (8042), Opticians, Optical Goods and Eyeglasses (8043), Podiatrists and Chiropractors (8049), Nursing and Personal Care Facilities (8050), Hospital (8062), Medical and Dental Laboratories (8071), Home Health Care Service (8082) and Medical Services and Health Practitioners (not elsewhere classified) (8099).</p>
<b>Healthcare — Traditional — Non-Tokenized</b>	1.53%	\$0.05	
<b>Healthcare — Traditional Rewards — Tokenized</b>	1.43%	\$0.05	
<b>Healthcare — Traditional Rewards — Non-Tokenized</b>	1.53%	\$0.05	
<b>Healthcare — Signature/Infinite — Tokenized</b>	1.43%	\$0.05	
<b>Healthcare — Signature/Infinite — Non-Tokenized</b>	1.53%	\$0.05	
<b>Healthcare — Signature Preferred/Infinite High Net Worth — Tokenized</b>	2.30%	\$0.10	
<b>Healthcare — Signature Preferred/Infinite High Net Worth — Non-Tokenized</b>	2.40%	\$0.10	
<b>Insurance — Traditional — Tokenized</b>	1.43%	\$0.05	
<b>Insurance — Traditional — Non-Tokenized</b>	1.53%	\$0.05	
<b>Insurance — Traditional Rewards — Tokenized</b>	1.43%	\$0.05	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions. Minimum transaction amount \$500, transactions under \$500 may qualify Product 1 or Product 2 fee programs. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Direct marketing — Insurance services (5960) and Insurance Sales, Underwriting and Premiums (6300).</p>
<b>Insurance — Traditional Rewards — Non-Tokenized</b>	1.53%	\$0.05	
<b>Insurance — Signature/Infinite — Tokenized</b>	1.43%	\$0.05	
<b>Insurance — Signature/Infinite — Non-Tokenized</b>	1.53%	\$0.05	
<b>Insurance — Signature Preferred/Infinite High Net Worth — Tokenized</b>	2.25%	\$0.10	
<b>Insurance — Signature Preferred/Infinite High Net Worth — Non-Tokenized</b>	2.35%	\$0.10	
<b>Non-Qualified Consumer Credit</b>	3.15%	\$0.10	
<b>Non-Qualified Consumer Credit Maximum for MCC 5541 and 5542</b>	0.00%	\$1.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Product 1 Card Not Present – Small Merchant Traditional	1.58%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.
Product 1 Card Not Present – Small Merchant Traditional Rewards	1.73%	\$0.10	Eligible Criteria: Card not present consumer credit card transactions at small merchants. Transactions must be CPS-qualified.
Product 1 Card Not Present – Small Merchant Signature & Infinite (spend not qualified)	1.73%	\$0.10	Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$250,000 or less in gross domestic, consumer credit (U.S. issued) card sales on an annual basis. Visa will identify eligible merchants based on Visa sales processed during the 12 months ending September 30, 2021. Additionally, on an annual basis, Visa will re-evaluate the \$250,000 sales threshold in April to identify merchants eligible to participate based on the preceding 12 months ending every September. NOTE: Card present consumer credit card transactions at merchants eligible for industry specific interchange programs may qualify for these lower Product 2 – Small Merchant interchange rates; such as Services merchants processed for less than \$100 and Education, Healthcare and Real Estate merchants processed for less than \$500.
Product 1 Card Not Present – Small Merchant Preferred & Infinite (spend-qualified)	2.18%	\$0.10	
Product 1 Card Not Present – Traditional – Tokenized	1.80%	\$0.10	
Product 1 Card Not Present – Traditional – Non-Tokenized	1.89%	\$0.10	
Product 1 Card Not Present – Traditional Rewards – Tokenized	1.95%	\$0.10	
Product 1 Card Not Present – Traditional Rewards – Non-Tokenized	2.04%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.
Product 1 Card Not Present – Signature & Infinite (not spend-qualified) – Tokenized	1.95%	\$0.10	Eligible Criteria: Transactions must meet requirements for CPS/Card Not Present Credit, CPS/Retail Key Entry Credit, CPS/Passenger Transport – Card Not Present/eCommerce, CPS/eCommerce Basic, CPS/eCommerce Preferred – Retail / Passenger Transport / Hotel / Car Rental, CPS/Hotel/Car Rental – Card Not Present/eCommerce, CPS/Car Rental – Card Not Present. Transaction Amount under \$500. Existing higher rates apply to non-tokenized CNP transactions.
Product 1 Card Not Present – Signature & Infinite (not spend-qualified) – Non-Tokenized	2.05%	\$0.10	
Product 1 Card Not Present – Signature & Infinite (spend-qualified) – Tokenized	2.40%	\$0.10	
Product 1 Card Not Present – Signature Preferred & Infinite (spend-qualified) – Non-Tokenized	2.50%	\$0.10	
Product 1 Card Not Present – Traditional/Rewards – Restaurant	2.20%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.
Product 1 Card Not Present – Traditional/Rewards – Restaurant Minimum	0.00%	\$0.08	Eligible Criteria: Transactions must meet requirements for CPS/Card Not Present Credit, CPS/Retail Key Entry Credit, CPS/Passenger Transport – Card Not Present/eCommerce, CPS/eCommerce Basic, CPS/eCommerce Preferred – Retail / Passenger Transport/Hotel / Car Rental, CPS/Hotel/Car Rental – Card Not Present/eCommerce, CPS/Car Rental – Card Not Present. Transaction Amount under \$500. Restaurant CNP token transactions may qualify at the lower Restaurant 2 rates while non-token CNP transactions will continue to qualify at Restaurant 1. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.
Product 1 Card Not Present – Signature/Infinite/Signature Preferred – Restaurant	2.70%	\$0.00	
Product 1 Card Not Present – Signature/Infinite/Signature Preferred – Restaurant Minimum	0.00%	\$0.08	Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Product 1 Card Not Present – Traditional/Rewards – Taxi	2.20%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.
Product 1 Card Not Present – Traditional/Rewards – Taxi Minimum	0.00%	\$0.08	Eligible Criteria: Transactions must meet requirements for CPS/Card Not Present Credit, CPS/Retail Key Entry Credit, CPS/Passenger Transport – Card Not Present / eCommerce, CPS/eCommerce Basic, CPS/eCommerce Preferred – Retail / Passenger Transport / Hotel / Car Rental, CPS/Hotel/Car Rental – Card Not Present / eCommerce, CPS/Car Rental – Card Not Present. Transaction Amount under \$500. Taxi CNP token transactions may qualify at the lower Taxi 2 rates while non-token CNP transactions may continue to qualify at Taxi 1. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.
Product 1 Card Not Present – Signature/Infinite/Signature Preferred – Taxi	2.70%	\$0.00	
Product 1 Card Not Present – Signature/Infinite/Signature Preferred – Taxi Minimum	0.00%	\$0.08	Eligible Merchant MCCs: Taxis & Limousines (4121).
Product 2 Card Present – Small Merchant Traditional	1.29%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.
Product 2 Card Present – Small Merchant Traditional Rewards	1.43%	\$0.10	Eligible Criteria: Card present consumer credit card transactions at small merchants. Transactions must be CPS-qualified.
Product 2 Card Present – Small Merchant Signature & Infinite (spend not qualified)	1.43%	\$0.10	Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$250,000 or less in gross domestic, consumer credit (U.S. issued) card sales on an annual basis. Visa will identify eligible merchants based on Visa sales processed during the 12 months ending September 30, 2021. Additionally, on an annual basis, Visa will re-evaluate the \$250,000 sales threshold in April to identify merchants eligible to participate based on the preceding 12 months ending every September. NOTE: Card present consumer credit card transactions at merchants eligible for industry specific interchange programs may qualify for these lower Product 2 – Small Merchant interchange rates; such as Services merchants processed for less than \$100 and Education, Healthcare and Real Estate merchants processed for less than \$500.
Product 2 Card Present – Small Merchant Preferred & Infinite (spend-qualified)	1.88%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Product 2 Card Present — Traditional	1.51%	\$0.10	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Transactions must meet requirements for CPS/Restaurant, CPS/Retail, CPS/Small Ticket, CPS/Hotel/Car Rental/ Passenger Transport — Card Present. Transaction Amount under \$500.</p>
Product 2 Card Present — Traditional Rewards	1.65%	\$0.10	
Product 2 Card Present — Signature & Infinite (not spend-qualified)	1.65%	\$0.10	
Product 2 Card Present — Signature Preferred & Infinite (spend-qualified)	2.10%	\$0.10	
Product 2 Card Present — Traditional/Rewards Restaurant	2.10%	\$0.00	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Transactions must meet requirements for CPS/Restaurant, CPS/Retail, CPS/Small Ticket, CPS/Hotel/Car Rental/ Passenger Transport — Card Present. Transaction Amount under \$500. Restaurant CNP token transactions may qualify at the lower Restaurant 2 rates while non-token CNP transactions will continue to qualify at Restaurant 1. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).</p>
Product 2 Card Present — Traditional/Rewards Restaurant Minimum	0.00%	\$0.04	
Product 2 Card Present — Signature/Infinite/Signature Preferred Restaurant	2.60%	\$0.00	
Product 2 Card Present — Signature/Infinite/Signature Preferred Restaurant Minimum	0.00%	\$0.04	
Product 2 Card Present — Traditional/Rewards Taxi	2.10%	\$0.00	
Product 2 Card Present — Traditional/Rewards Taxi Minimum	0.00%	\$0.04	
Product 2 Card Present — Signature/Infinite/Signature Preferred Taxi	2.60%	\$0.00	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Transactions must meet requirements for CPS/Restaurant, CPS/Retail, CPS/Small Ticket, CPS/Hotel/Car Rental/ Passenger Transport — Card Present. Transaction Amount under \$500. Taxi CNP token transactions may qualify at the lower Taxi 2 rates while non-token CNP transactions will continue to qualify at Taxi 1. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Taxis &amp; Limousines (4121).</p>
Product 2 Card Present — Signature/Infinite/Signature Preferred Taxi Minimum	0.00%	\$0.04	
Real Estate — Traditional — Tokenized	1.43%	\$0.05	
Real Estate — Traditional — Non-Tokenized	1.53%	\$0.05	
Real Estate — Traditional Rewards — Tokenized	1.43%	\$0.05	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions. Minimum transaction amount \$500, transactions under \$500 may qualify Product 1 or Product 2 fee programs. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Real Estate Agents and Managers — Rentals (6513).</p>
Real Estate — Traditional Rewards — Non-Tokenized	1.53%	\$0.05	
Real Estate — Signature/ Infinite — Tokenized	1.43%	\$0.05	
Real Estate — Signature/ Infinite — Non-Tokenized	1.53%	\$0.05	
Real Estate — Signature Preferred/Infinite High Net Worth — Tokenized	2.15%	\$0.10	
Real Estate — Signature Preferred/Infinite High Net Worth — Non-Tokenized	2.25%	\$0.10	



Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Services — Traditional — Tokenized	1.55%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions over \$100. Under \$100 may qualify Product 1 or Product 2 fee programs. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.
Services — Traditional — Non-Tokenized	1.65%	\$0.10	Eligible Merchant MCCs: Agricultural Co-operatives (0763), Landscaping and Horticultural Services (0780), General Contractors — Residential and Commercial (1520), Heating, Plumbing, and Air Conditioning Contractors (1711), Electrical Contractors (1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (1740), Carpentry Contractors (1750), Roofing, Siding, and Sheet Metal Work Contractors (1761), Concrete Work Contractors (1771), Special Trade Contractors (Not Elsewhere Classified) (1799), Miscellaneous Publishing and Printing (2741), Typesetting, Plate Making and Related Services (2791), Specialty Cleaning, Polishing and Sanitation Preparations (2842), Motor Freight Carriers and Trucking — Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (4214), Courier Services — Air and Ground, and Freight Forwarders (4215), Public Warehousing and Storage — Farm Products, Refrigerated Goods, Household Goods, and Storage (4225), Computer Network/Information Services (4816), Telegraph Services (4821), Plumbing and Heating Equipment and Supplies (5074), Electric Vehicle Charging (5552), Tailors, Seamstresses, Mending, and Alterations (5697), Direct Marketing — Other Direct Marketers (Not Elsewhere Classified) (5969), Hearing Aids — Sales, Service, and Supply (5975), Orthopedic Goods — Prosthetic Devices (5976), Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983), Swimming Pools — Sales and Service (5996), Electric Razor Stores — Sales and Service (5997), Laundry, Cleaning, and Garment Services (7210), Laundries — Family and Commercial (7211), Dry Cleaners (7216), Carpet and Upholstery Cleaning (7217), Photographic Studios (7221), Beauty and Barber Shops (7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (7251), Funeral Services and Crematories (7261), Dating Services (7273), Tax Preparation Services (7276), Buying and Shopping Services and Clubs (7278), Massage Parlors (7297), Health and Beauty Spas (7298), Miscellaneous Personal Services (Not Elsewhere Classified) (7299), Consumer Credit Reporting Agencies (7321), Commercial Photography, Art, and Graphics (7333), Quick Copy, Reproduction, and Blueprinting Services (7338), Stenographic and Secretarial Support (7339), Exterminating and Disinfecting Services (7342), Cleaning, Maintenance, and Janitorial Services (7349), Employment Agencies and Temporary Help Services (7361), Computer Programming, Data Processing, and Integrated Systems Design Services (7372), Information Retrieval Services (7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (7379), Management, Consulting, and Public Relations Services (7392), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (7393), Photofinishing Laboratories and Photo Developing (7395), Business Services (Not Elsewhere Classified) (7399), Parking Lots, Parking Meters and Garages (7523), Automotive Body Repair Shops (7531), Tire Retreading and Repair Shops (7534), Automotive Paint Shops (7535), Automotive Service Shops (Non-Dealer) (7538), Car Washes (7542), Towing Services (7549), Electronics Repair Shops (7622), Air Conditioning and Refrigeration Repair Shops (7623), Electrical and Small Appliance Repair Shops (7629), Watch, Clock and Jewelry Repair (7631), Furniture — Reupholstery, Repair, and Refinishing (7641), Welding Services (7692), Miscellaneous Repair Shops and Related Services (7699), Legal Services and Attorneys (8111), Civic, Social, and Fraternal Associations (8641), Accounting, Auditing, and Bookkeeping Services (8931) and Professional Services (Not Elsewhere Classified) (8999).
Services — Traditional Rewards — Tokenized	1.70%	\$0.10	
Services — Traditional Rewards — Non-Tokenized	1.80%	\$0.10	
Services — Signature/Infinite — Tokenized	1.85%	\$0.10	
Services — Signature/Infinite — Non-Tokenized	1.95%	\$0.10	
Services — Signature Preferred/Infinite High Net Worth — Tokenized	2.30%	\$0.10	
Services — Signature Preferred/Infinite High Net Worth — Non-Tokenized	2.40%	\$0.10	
Signature/Infinite Travel	2.30%	\$0.10	Eligible Cards: Visa Signature and Infinite (Spend not qualified). Eligible Criteria: Purchase and account funding transactions from travel service merchants that are CPS-qualified. Eligible Merchant MCCs: Airlines / Car Rental Companies / Hotels (3000–3999), Passenger Railways (4112), Steamship and Cruise Lines (4411), Airlines and Air Carriers (not elsewhere classified) (4511), Travel Agencies and Tour Operators (4722), Eating Places and Restaurants (5812), Fast Food Restaurants (5814), Lodging — Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) (7011), Automobile Rental Agency (7512) and Truck and Utility Trailer Rentals (7513).
Small Ticket Service Station & Government	1.65%	\$0.04	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible Criteria: Transactions must meet CPS Credit qualification requirements, purchase date must be within 1 day of authorization date, amount must be less than or equal to \$15.00, maximum 2 days to deposit & settle. Eligible Merchant MCCs: Service Station (5541), Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399). Ineligible Merchant MCCs: Signature Preferred and Infinite card at Service Station (5541) are not eligible but may qualify for Fuel Consumer Credit rate. Signature Preferred and Infinite card at Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399) are not eligible but may qualify for Government Credit rate.
Small Ticket Traditional & Traditional Rewards	1.90%	\$0.00	
Small Ticket Traditional & Traditional Rewards Minimum	0.00%	\$0.04	
Small Ticket Signature & Infinite (spend not qualified)	2.20%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible Criteria: Transactions must meet CPS Credit qualification requirements, purchase date must be within 1 day of authorization date, amount must be less than or equal to \$15.00, maximum 2 days to deposit & settle.
Small Ticket Signature & Infinite (spend not qualified) Minimum	0.00%	\$0.04	Eligible Merchant MCCs: Local and Suburban Commuter Passenger Transportation, Including Ferries (4111), Passenger Railways (4112), Bus Lines (4131), Discount Stores (5310), Variety Stores (5331), Miscellaneous General Merchandise (5399), Miscellaneous Food Stores — Convenience Stores and Specialty Markets (5499), Electric Vehicle Charging (5552), Laundries — Family and Commercial (7211), Dry Cleaners (7216), Parking Lots Meters and Garages (7523), Car Washes (7542), Government-owned Lotteries (eCommerce region only) (7800), Motion Picture Theaters (7832), Video Game Arcades/Establishments (7994), and Betting, Including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers at Race Tracks (7995).
Small Ticket Preferred & Infinite High Net Worth (spend-qualified)	2.20%	\$0.00	
Small Ticket Preferred & Infinite High Net Worth (spend-qualified) Minimum	0.00%	\$0.04	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Supermarket — Traditional	1.50%	\$0.07	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Transactions must meet CPS Supermarket Credit or CPS Small Ticket Credit criteria. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Grocery Stores/Supermarkets (5411).</p>
Supermarket — Rewards	1.50%	\$0.07	
Supermarket — Signature & Infinite Spend Not Qualified	1.65%	\$0.07	
Supermarket — Signature Preferred & Infinite Spend-Qualified	2.00%	\$0.07	
Telecommunications & Cable Recurring Bill Payment Credit — Tokenized	1.43%	\$0.05	<p>Eligible Cards: Traditional, Traditional Rewards, Signature, Signature Preferred, Infinite.</p> <p>Eligible Criteria: Meet the existing requirements of CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Authorization required. Maximum 2 days to deposit &amp; settle. Must include bill payment and recurring payment indicators. Small Merchant (Taxpayer ID with up to U.S.\$250,000 gross sales volume) CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates.</p> <p>Eligible Merchant MCCs: Telecommunication Services, Including Local and Long Distance Calls, Credit Card Calls, Calls Through use of Magnetic-Stripe-Reading Telephones and Fax Services (4814) and Cable, Satellite and Other Pay Television / Radio / Streaming Services (4899).</p>
Telecommunications & Cable Recurring Bill Payment Credit — Non-Tokenized	1.53%	\$0.05	
Telecommunications & Cable Recurring Bill Payment — Signature Preferred/Infinite High Net Worth — Tokenized	2.20%	\$0.05	
Telecommunications & Cable Recurring Bill Payment — Signature Preferred/Infinite High Net Worth — Non-Tokenized	2.30%	\$0.05	
Travel — Traditional	1.75%	\$0.10	<p>Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards.</p> <p>Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions.</p> <p>Eligible Merchant MCCs: Airlines and Air Carriers (3000 – 3350), Car Rental Agencies (3351–3500), Lodging — Hotels, Motels, Resorts (3501–3999), Passenger Railways (4112), Steamship and Cruise Lines (4411), Airlines and Air Carriers (not elsewhere classified) (4511), Travel Agencies and Tour Operators (4722), Lodging — Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) (7011), Automobile Rental Agency (7512) and Truck and Utility Trailer Rentals (7513).</p>
Travel — Rewards	1.95%	\$0.10	
Travel — Signature/Infinite	2.25%	\$0.10	
Travel — Signature Preferred/Infinite High Net Worth	2.40%	\$0.10	
Utilities Consumer	0.00%	\$0.75	<p>Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, Infinite (High Net Worth), Signature Preferred Consumer cards.</p> <p>Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Utilities (4900).</p>

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information	
	Fee per sales dollar	Per item		
Business Card Not Present Debit	2.45%	\$0.10	Eligible Cards: Business Debit, Business, Signature Business, Business Enhanced, and Purchasing Prepaid cards. Eligible Criteria: Meet existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, CPS/eCommerce Preferred, CPS/Hotel & Car Rental Card Not Present, CPS/Passenger Transport Card Not Present, or CPS/Account Funding.	
Purchasing and Business Card Not Present Prepaid	2.65%	\$0.10	Eligible Criteria: Maximum 2 days to deposit & settle. Corporate card transactions are no longer eligible for these fee programs. Merchants can continue to qualify for the Utilities program. Eligible Merchant MCCs: Utilities (4900).	
Business Card Present Debit	1.70%	\$0.10	Eligible Cards: Business Debit, Business, Signature Business, Business Enhanced, and Purchasing Prepaid cards. Eligible Criteria: Meet existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Supermarket, CPS/Restaurant, CPS/Service Station, CPS/Automated Fuel Dispenser, CPS/Hotel & Car Rental Card Present, or CPS/Passenger Transport Card Present. Maximum 2 days to deposit & settle. Corporate card transactions are no longer eligible for these fee programs.	
Purchasing and Business Card Present Prepaid	2.15%	\$0.10	Ineligible Merchant MCCs: Quasi-Cash (6050, 6051).	
Business Level 2 Tier 1	1.90%	\$0.10	Eligible Cards: Business, Corporate, Purchasing, and GSA Purchasing Cards. Eligible Criteria: CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 2 data required: Sales Tax (must be between 0.1% and 22% of the sales amount — tax exempt transactions do not qualify). Fuel transactions processed using Real Time Clearing on Business cards can supply either the Sales Tax information or additional fuel data (Business Format Code, Type of Purchase, Fuel Type, Unit of Measure, Quantity, Gross Fuel Price, Miscellaneous Fuel Tax Exemption Status) to meet Level 2 data requirements. Corporate and Purchasing card transactions at Marinas, Marine Services, and Supplies (4468), Miscellaneous Food Stores — Convenience Stores and Specialty Markets (5499), Service Stations (5541), Automated Fuel Dispensers (5542), and Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983) not eligible for this program. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 — spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) — spend ≥ \$20,000 and < \$40,000; Business Tier 3 — spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 — spend ≥ \$100,000, Business Tier 4 spend \$100,000 to \$249,999.99; Business Tier 5 — spend < \$250,000. Maximum 2 days to deposit & settle.	
Business Level 2 Tier 2	2.05%	\$0.10		
Business Level 2 Tier 3	2.10%	\$0.10		
Business Level 2 Tier 4	2.20%	\$0.10		
Business Level 2 Tier 5	2.25%	\$0.10		
Corporate Card Level 2	2.50%	\$0.10		
Purchasing Card Level 2	2.50%	\$0.10		
Business Non-Qualified Credit	3.15%	\$0.20		Eligible Cards: Business, Corporate, and Purchasing Cards. Eligible Criteria: Transaction date is more than 2 days old. Not CPS-qualified, Authorization required. Staged Digital Wallet transactions that use a separate, non-Visa account number to initiate purchases for Visa cardholders. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 — spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) — spend ≥ \$20,000 and < \$40,000; Business Tier 3 — spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 — spend ≥ \$100,000. Maximum 30 days to deposit & settle.
Business Standard Debit	2.95%	\$0.10		
Corporate Standard	2.95%	\$0.10		
Purchasing Standard	2.95%	\$0.10		
Non-Qualified Purchasing and Business Prepaid	2.95%	\$0.10		
Non-Qualified Corporate Prepaid	2.95%	\$0.10		
Business Product 1 Tier 1	2.65%	\$0.10	Eligible Cards: Business, Corporate, and Purchasing cards. Eligible Criteria: CPS/Card Not Present, CPS/eCommerce Basic, CPS/eCommerce Preferred, or CPS/Account Funding. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Business cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 — spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) — spend ≥ \$20,000 and < \$40,000; Business Tier 3 — spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 — spend ≥ \$100,000, Business Tier 4 spend \$100,000 to \$249,999.99; Business Tier 5 — spend < \$250,000. Maximum 2 days to deposit & settle. Transactions qualified for CPS Key Entered may qualify for these programs. <a href="#">Effective 04/15/2023: Ineligible MCCs for Corporate Card Not Present when completed with a GSA Corporate Credit: Doctors and Physicians (8011), Dentists and Orthodontists (8021), Osteopaths (8031), Chiropractors (8041), Optometrists and Ophthalmologists (8042), Opticians, Optical Goods, and Eyeglasses (8043), Podiatrists and Chiropodists (8049), Nursing, Home Healthcare and Personal Care Facilities (8050), Hospitals (8062), Medical and Dental Laboratories (8071).</a>	
Business Product 1 Tier 2	2.80%	\$0.10		
Business Product 1 Tier 3	2.85%	\$0.10		
Business Product 1 Tier 4	2.95%	\$0.10		
Business Product 1 Tier 5	3.00%	\$0.10		
Corporate Card Not Present	2.70%	\$0.10		
Purchasing Card Not Present	2.70%	\$0.10		
Business Product 2 Tier 1	1.90%	\$0.10		Eligible Cards: Business, Corporate, and Purchasing (including Fleet) cards. Eligible Criteria: CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 2 data requirements (Sales Tax and Customer Code) are not met. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 — spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) — spend ≥ \$20,000 and < \$40,000; Business Tier 3 — spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 — spend ≥ \$100,000, Business Tier 4 spend \$100,000 to \$249,999.99; Business Tier 5 — spend < \$250,000. Purchasing Fleet cards that include Level 2 data but that are not CPS-qualified are eligible for this program. Maximum 2 days to deposit & settle. Transactions qualified for CPS Key Entered are no longer eligible for these fee programs. <a href="#">Effective 04/15/2023: Ineligible MCCs for Corporate Card Present when completed with a GSA Corporate Credit: Doctors and Physicians (8011), Dentists and Orthodontists (8021), Osteopaths (8031), Chiropractors (8041), Optometrists and Ophthalmologists (8042), Opticians, Optical Goods, and Eyeglasses (8043), Podiatrists and Chiropodists (8049), Nursing, Home Healthcare and Personal Care Facilities (8050), Hospitals (8062), Medical and Dental Laboratories (8071).</a>
Business Product 2 Tier 2	2.05%	\$0.10		
Business Product 2 Tier 3	2.10%	\$0.10		
Business Product 2 Tier 4	2.20%	\$0.10		
Business Product 2 Tier 5	2.25%	\$0.10		
Corporate Card Present	2.50%	\$0.10		
Purchasing Card Present	2.50%	\$0.10		
Purchasing Fleet	2.50%	\$0.10		

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
<b>Commercial Choice</b>	Varies by Agreement ID		<p>Eligible Cards: Corporate, Government, Purchasing and Fleet cards.</p> <p>Eligible Criteria: Issuer has an agreement with a supplier on behalf of their corporate buyer customers, and has registered the trading relationship agreement with Visa as part of the Visa Commercial Choice Program. CPS qualifications not required. Commercial Choice Program takes priority over all existing interchange programs. Rate applied to eligible transactions is based on the Agreement ID associated with the issuer's registration with Visa. Requires merchant registration with Visa and the assigned Visa Merchant Identifier (VMID) must be present. Maximum 30 days to deposit &amp; settle.</p> <p>Rates that apply to eligible purchase transactions vary by Agreement ID: A001 is 0.40%, A002 is 0.45%, A003 is 0.50%, A004 is 0.55%, A005 is 0.60%, A006 is 0.65%, A007 is 0.70%, A008 is 0.75%, A009 is 0.80%, A010 is 0.85%, A011 is 0.90%, A012 is 0.95%, A013 is 1.00%, A014 is 1.05%, A015 is 1.10%, A016 is 1.15%, A017 is 1.20%, A018 is 1.25%, A019 is 1.30%, A020 is 1.35%, A021 is 1.40%, A022 is 1.45%, A023 is 0.00%, A024 is 0.05%, A025 is 0.10%, A026 is 0.15%, A027 is 0.20%, A028 is 0.25%, A029 is 0.30%, A030 is 0.35%, A031 is 1.50%, A032 is 1.55%, A033 is 1.60%, A034 is 1.65%, A035 is 1.70%, A036 is 1.75%, A037 is 1.80%, A038 is 1.85%, A039 is 1.90%, A040 is 1.95%, A041 is 2.00%, A042 is 2.05%, A043 is 2.10%, A044 is 2.15%, A045 is 2.20%, and A046 is 2.25%.</p>
<b>Commercial Product Large Ticket</b>	1.45%	\$35.00	<p>Eligible Cards: Non-GSA Purchasing and Corporate cards.</p> <p>Eligible Criteria: CPS/Retail, CPS/Supermarket, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred and non-GSA Purchasing prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Level 2 (sales tax and customer code) and Level 3 (Summary Record — Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator) data is required. Authorization required. Maximum 8 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513).</p>
<b>Purchasing Card Large Ticket Prepaid</b>	1.45%	\$35.00	
<b>Consumer Bill Payment — Non-Regulated Business Debit</b>	2.45%	\$0.10	<p>Eligible Cards: U.S.-issued commercial card.</p> <p>Eligible Criteria: Transaction must meet existing CPS qualification and processing rules for any CPS program. Purchase transactions from regulated account ranges continue to qualify for existing Regulated fee programs. Purchase Return transactions continue to qualify for existing Credit Voucher fee programs.</p> <p>Eligible Merchant MCCs: Consumer Bill Payment Service (CBPS) merchant registered with Visa.</p>
<b>Consumer Bill Payment — Non-Regulated Commercial Prepaid</b>	2.65%	\$0.10	
<b>Consumer Bill Payment — Business Tier 1</b>	2.65%	\$0.10	
<b>Consumer Bill Payment — Business Tier 2</b>	2.80%	\$0.10	
<b>Consumer Bill Payment — Business Tier 3</b>	2.85%	\$0.10	
<b>Consumer Bill Payment — Business Tier 4</b>	2.95%	\$0.10	
<b>Consumer Bill Payment — Business Tier 5</b>	3.00%	\$0.10	
<b>Consumer Bill Payment — Corporate Credit</b>	2.70%	\$0.10	
<b>Consumer Bill Payment — Purchasing Credit</b>	2.70%	\$0.10	
<b>Corporate Card Level 2 Fuel</b>	2.20%	\$0.10	
<b>Purchasing Card Level 2 Fuel</b>	2.20%	\$0.10	
<b>Corporate Card Level 3</b>	1.90%	\$0.10	<p>Eligible Cards: Purchasing, GSA Purchasing, and Corporate cards.</p> <p>Eligible Criteria: CPS requirements met. Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 3 data required, which includes Summary Record — Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit &amp; settle.</p>
<b>Purchasing Card Level 3</b>	1.90%	\$0.10	

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Corporate Card Travel Service	2.65%	\$0.10	Eligible Cards: Corporate and Purchasing cards. Eligible Criteria: Maximum 2 days to deposit & settle. Must be CPS-qualified at Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513).
Purchasing Card Travel Service	2.65%	\$0.10	
Corporate Prepaid	2.65%	\$0.10	Eligible Cards: Corporate prepaid cards transactions. Eligible Criteria: Meet existing CPS requirements.
Corporate Standard with Data	2.95%	\$0.10	Eligible Cards: Non-GSA Purchasing and Corporate cards. Eligible Criteria: Level 3 data requirements met but CPS requirements not met for Non-Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 3 data requirements include Summary Record — Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Purchasing Standard with Data	2.95%	\$0.10	
Global Business-to-Business Virtual Payments	2.00%	\$0.00	Eligible Cards: Virtual Commercial Credit cards issued in any country used for transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies) under the Visa Business-to-Business Virtual Payment Program. Eligible Criteria: Key-Entered / Authorization required. Authorization and settlement amounts do not have to match. Transaction must be less than \$749,999.99. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing — Travel-related Arrangement Service (5962), Real Estate Agents & Managers — Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999).
GSA Government to Government	1.65%	\$0.10	Eligible Cards: GSA Purchasing Cards. Eligible Criteria: Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. CPS-qualified. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Government Services (9399), Postal Services — Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present.
GSA Purchasing Card Large Ticket	1.20%	\$39.00	Eligible Cards: GSA Purchasing cards. Eligible Criteria: CPS/Retail, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Level 2 (sales tax and customer code) and Level 3 (Summary Record — Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator) data is required. Not applicable to Authorization required. Maximum 2 days to deposit & settle. Ineligible Merchant MCCs: Travel Service (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513).
Large Purchase Advantage 1	0.70%	\$49.50	Eligible Cards: Visa Large Purchase Advantage (VLPA) cards, including both GSA Purchasing and non-GSA Purchasing cards. Eligible Criteria: CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred for Non-Travel Service merchants (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Transaction amount must be greater than \$10,000 (Rate 1 > \$10,000 and ≤ \$25,000; Rate 2 > \$25,000 and ≤ \$100,000; Rate 3 > \$100,000 and ≤ \$500,000; Rate 4 > \$500,000). Maximum 8 days to deposit & settle.
Large Purchase Advantage 2	0.60%	\$52.50	
Large Purchase Advantage 3	0.50%	\$55.50	
Large Purchase Advantage 4	0.40%	\$58.50	
Straight Through Processing (STP) Tier 1	2.00%	\$0.10	Eligible Cards: Corporate, Purchasing, and GSA Purchasing cards. Eligible Criteria: Authorization required. Meet the existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Must include the Market-Specific Data Indicator of "J" identifying the transaction as Straight Through Processing. Visa Straight-Through Processing is a buyer-initiated transaction service that automates invoice-based payments for buyers and suppliers and allows cardholders to submit a transaction directly to the merchant's acquirer through the Visa Payables Automation Service. Tier 1 < \$7,000; Tier 2 ≥ \$7,000 and < \$15,000; Tier 3 ≥ \$15,000 and < \$50,000; Tier 4 ≥ \$50,000 and < \$100,000; Tier 5 ≥ \$100,000. Level 2 and 3 data is not required. Maximum 2 days to deposit & settle.
Straight Through Processing (STP) Tier 2	1.30%	\$35.00	
Straight Through Processing (STP) Tier 3	1.10%	\$35.00	
Straight Through Processing (STP) Tier 4	0.95%	\$35.00	
Straight Through Processing (STP) Tier 5	0.80%	\$35.00	

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Travel — Business Tier 1	2.35%	\$0.10	<p>Eligible Cards: Business cards.</p> <p>Eligible Criteria: Maximum 2 days to deposit &amp; settle. CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/eCommerce Preferred, CPS/eCommerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Service transactions (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Direct Marketing — Travel-Related Arrangement Services (5962), Direct Marketing — Outbound Telemarketing Merchants (5966), and Direct Marketing — Inbound Telemarketing Merchants (5967) and non-secure eCommerce transactions are not eligible for this program. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 — spend &lt; \$20,000; Business Tier 2 (formerly known as Business Enhanced) — spend ≥ \$20,000 and &lt; \$40,000; Business Tier 3 — spend ≥ \$40,000 and &lt; \$100,000 (formerly known as Signature Business); Business Tier 4 — spend ≥ \$100,000, Business Tier 4 spend \$100,000 to \$249,999.99; Business Tier 5 — spend &lt; \$250,000.</p>
Travel — Business Tier 2	2.50%	\$0.10	
Travel — Business Tier 3	2.55%	\$0.10	
Travel — Business Tier 4	2.65%	\$0.10	
Travel — Business Tier 5	2.70%	\$0.10	
Utilities Business	0.00%	\$1.50	<p>Eligible Cards: Business, Signature Business, Business Tier 5, and Business Enhanced cards.</p> <p>Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Utilities (4900).</p>
Utilities Nonrecurring Business Debit & Prepaid	0.00%	\$1.50	<p>Eligible Cards: Debit and Prepaid Business.</p> <p>Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit &amp; settle.</p> <p>Eligible Merchant MCCs: Utilities (4900).</p>
Utilities Recurring Business Debit & Prepaid	0.00%	\$0.75	

Business to Business Virtual Payments Program Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B Program 1	0.80%	\$0.00	<p>Eligible Cards: Visa B2B Virtual Payments program enables online travel agencies, travel service providers, and other travel payment providers to use virtual accounts to pay travel suppliers for inventory.</p> <p>Eligible Criteria: Purchase or Purchase Return / Credit Voucher, must be key entered.</p> <p>Eligible Merchant MCCs: Airlines, Air Carriers (3000–3350), Car Rental Agencies (3351–3500), Lodging — Hotels, Motels, Resorts (3501–3999), Local and Suburban Commuter Passenger Transportation, Including Ferries (4111), Passenger Railways (4112), Taxicabs and Limousines (4121), Bus Lines (4131), Steamship and Cruise Lines (4411), Airlines and Air Carriers not elsewhere classified (4511), Transportation Services not elsewhere classified (4789), Airports, Flying Fields, and Airport Terminals (4582), Travel Agencies and Tour Operators (4722), Eating Places and Restaurants (5812), Drinking Places (alcoholic beverages) — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), Fast Food Restaurants (5814), Direct Marketing — Travel-Related Arrangement Services (5962), Florists (5992), Real Estate Agents and Managers — Rentals (6513), Lodging — Hotels, Motels, Resorts, Central Reservation Services not elsewhere classified (7011), Timeshares (7012), Sporting and Recreational Camps (7032), Trailer Parks and Campgrounds (7033), Health and Beauty Spas (7298), Automobile Rental Agency (7512), Truck and Utility Trailer Rentals (7513), Motor Home and Recreational Vehicle Rentals (7519), Motion Picture Theaters (7832), Ticket Agencies and Theatrical Producers (7922), Tourist Attractions and Exhibits (7991), Public Golf Courses (7992), Membership Clubs (sports, recreation, athletic), Country Clubs, and Private Golf Courses (7997), Recreation Services (7999), Government Services not elsewhere classified (9399).</p>
B2B Program 2	1.00%	\$0.00	
B2B Program 3	1.20%	\$0.00	
B2B Program 4	1.40%	\$0.00	
B2B Program 5	1.60%	\$0.00	
B2B Program 6	1.80%	\$0.00	
B2B Program 7	2.00%	\$0.00	
B2B Program 8	0.90%	\$0.00	
B2B Program 9	1.10%	\$0.00	
B2B Program 10	1.30%	\$0.00	
B2B Program 11	1.50%	\$0.00	
B2B Program 12	1.70%	\$0.00	
B2B Program 13	1.90%	\$0.00	
B2B Program 14	TBD	\$0.00	
B2B Program 15	TBD	\$0.00	
B2B Program 16	TBD	\$0.00	
B2B Program 17	TBD	\$0.00	
B2B Program 18	TBD	\$0.00	
B2B Program 19	TBD	\$0.00	
B2B Program 20	TBD	\$0.00	
B2B Program 21	TBD	\$0.00	

Private Label Payment Program Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Basic	0.00%	\$0.00	<p>Eligible Cards / Criteria / Merchant MCCs: Please refer the terms of the Private Label agreement as executed between participating merchant and issuer.</p>
Standard	1.75%	\$0.20	
Enhanced	5.00%	\$0.00	
Specialized	10.00%	\$0.00	
Premium	20.00%	\$0.00	

Interregional Purchase Interchange Rates	Rates		Non U.S. Issued Card — Transaction Qualification Information
	Fee per sales dollar	Per item	
<b>Interregional (Foreign) Electronic</b>	1.10%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Contactless / Chip Read / Signature Obtained / Authorized. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Maximum 3 days to deposit & settle.
<b>Interregional (Foreign) Standard</b>	1.60%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle.
<b>Interregional Business</b>	2.00%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Maximum 30 days to deposit & settle.
<b>Interregional Corporate</b>	2.00%	\$0.00	
<b>Interregional Purchasing</b>	2.00%	\$0.00	
<b>Interregional Chip Acquirer</b>	1.00%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained / Authorized (Stand In Processing allowed). Maximum 3 days to deposit & settle.
<b>Interregional Consumer Premium</b>	1.80%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Maximum 30 days to deposit & settle.
<b>Interregional Consumer Super Premium</b>	1.97%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Maximum 30 days to deposit & settle.
<b>Interregional eCommerce Merchant</b>	1.44%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, eCommerce transactions. Requires Visa Secure (formerly known as Verified by Visa). Transactions must be channel encrypted and include the eCommerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Authorized within 7 days of purchase (shipping) date.
<b>Interregional Issuer Chip</b>	1.20%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip-qualified. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable. Maximum 3 days to deposit & settle.
<b>Interregional Regulated Debit</b>	0.05%	\$0.22	Eligible Cards: Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Eligible Criteria: Authorization required. Maximum 30 days to deposit & settle.
<b>Interregional Secure eCommerce</b>	1.44%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, eCommerce transactions. Requires Visa Secure (formerly known as Verified by Visa). Transactions must be channel encrypted and include the eCommerce Indicator, and utilize 3-D Secure Verification Service processing requirements. Airline transactions (MCCs 3000-3300 or 4511) must have itinerary data and ancillary purchase data, when applicable.



Purchase Return / Credit Voucher Transaction Interchange Rate	Rates		Purchase Return — Transaction Qualification Information
	Fee per credit dollar	Per item	

### Consumer Credit

<b>Consumer</b>	-1.76%	\$0.00	Eligible Cards: Consumer Traditional Credit card. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), Passenger Railway (4112), Mail / Telephone Order, and eCommerce.
<b>Mail/Phone Order and eCommerce</b>	-2.05%	\$0.00	Eligible Cards: Consumer Traditional Credit card. Eligible Criteria: Mail / Telephone Order and eCommerce. Ineligible Merchant MCCs: High Risk (5962, 5966, 5967), Airlines (3000-3300, 4511), and Passenger Railway (4112).

### Debit/Prepaid

<b>Debit/Prepaid</b>	0.00%	\$0.00	Eligible Cards: All Debit and Prepaid card transactions, including Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Networks as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange.
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### Passenger Transport

<b>Passenger Transport</b>	-2.33%	\$0.00	Eligible Cards: Consumer Traditional Credit and Commercial Credit cards. Eligible Merchant MCCs: Airlines (3000-3300, 4511) and Passenger Railway (4112).
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### Commercial Credit

<b>Corporate and Business Card</b>	-2.35%	\$0.00	Eligible Cards: Business, Signature Business, or Corporate credit transactions. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>GSA Purchasing 1</b>	-2.35%	\$0.00	Eligible Cards: GSA Purchasing card transactions ≤ \$10,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>GSA Purchasing 2</b>	-2.15%	\$0.00	Eligible Cards: GSA Purchasing card transactions > \$10,000 and ≤ \$25,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>GSA Purchasing 3</b>	-2.00%	\$0.00	Eligible Cards: GSA Purchasing card transactions > \$25,000 and ≤ \$100,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>GSA Purchasing 4</b>	-1.80%	\$0.00	Eligible Cards: GSA Purchasing card transactions > \$100,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>Purchasing 1</b>	-2.40%	\$0.00	Eligible Cards: Purchasing card transactions ≤ \$10,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>Purchasing 2</b>	-2.30%	\$0.00	Eligible Cards: Purchasing card transactions > \$10,000 and ≤ \$25,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>Purchasing 3</b>	-2.20%	\$0.00	Eligible Cards: Purchasing card transactions > \$25,000 and ≤ \$100,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>Purchasing 4</b>	-2.00%	\$0.00	Eligible Cards: Purchasing card transactions > \$100,000 and ≤ \$500,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).
<b>Purchasing 5</b>	-1.80%	\$0.00	Eligible Cards: Purchasing card transactions > \$500,000. Ineligible Merchant MCCs: Airlines (3000-3300, 4511), and Passenger Railway (4112).

NOTE: Purchase Return (credit voucher) transactions for Account Funding, virtual Commercial card transactions that qualify for the Visa Business to Business Virtual Payment Program, and interregional cards are applied back against the interchange program for which the purchase transaction originally qualified.

# Fixed Acquirer Network Fee (FANF) is assessed to each Taxpayer ID and is determined based on Customer Presence & Merchant Category Code (MCC)

**Table 1: Customer Present Sales Volume (1)(2)(8)(9)(14)**

Tier	Number of Locations (Per Taxpayer ID)	1a: High Volume MCCs (3)	1b: All Other MCCs (4)
		Monthly Fee Per Location (5)	
1	1	\$2.90	\$2.00
2	2		
3	3		
4	4	\$4.00	\$2.90
5	5		
6	6-10		
7	11-20	\$5.00	\$4.00
8	21-50		
9	51-100	\$8.00	\$6.00
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	> 4,000	\$85.00 (6)	\$65.00 (6)
19	Less than or equal to \$199.99 monthly gross sales volume (any number of locations) (7)	\$0.00	\$0.00
20	Monthly gross sales volume greater than or equal to \$200 but less than or equal to \$1,249.99 (any number of locations) (7)	0.15% of monthly gross sales volume	0.15% of monthly gross sales volume

- (1) Fees above are applicable to Customer Present Sales Volume, defined as transactions that do not have an ECI/MOTO indicator of 1-9 or Cardholder ID Method value of 3.
- (2) Every merchant Taxpayer ID with Customer Present Sales Volume must be accounted for in either Table 1a or Table 1b, depending on the merchant's MCC classification.
- (3) 1a fees are applicable to merchants with ≥ 50% of their monthly Customer Present Sales Volume processed with a High Volume MCC.
- (4) 1b fees are applicable to merchants with < 50% monthly Customer Present Sales Volume processed with High Volume MCCs and Customer Present transaction volume processed with non High Volume MCCs.

High Volume MCC(s) Description			
3000-3299, 4511	Airlines	5541	Service Stations (With or Without Ancillary Services)
3300-3499, 7512	Auto Rental	5542	Automated Fuel Dispensers
3500-3999, 7011	Lodging	5651	Family Clothing Stores
4411	Steamship / Cruise Lines	5655	Sports / Riding Apparel Stores
4829	Wire Transfer Money Order	5712	Furniture / Equipment Stores
5200	Home Supply Warehouse Stores	5732	Electronic Stores
5300	Wholesale Clubs	5912	Drugstores and Pharmacies
5309	Duty Free Stores	5943	Stationery Stores
5310	Discount Stores	7012	Timeshares
5311	Department Stores	7832	Motion Picture Theaters
5411	Grocery Stores and Supermarkets	7012	Timeshares
5511	Car and Truck Dealers / New / Used	7832	Motion Picture Theaters
5532	Automotive Tire Stores		

**Table 2: Customer Not Present, Unattended Terminals and Fast Food Restaurants Volume (8)(9)(10)(11)(12)(13)(14)**

Tier	Monthly Gross Sales Volume	Monthly Fee Per Location (5)
1	Less than or equal to \$199.99 (7)	\$0.00
2	\$200-\$1,249.99 (2)	0.15% of monthly gross sales volume
3	\$1,250-\$3,999.99	\$7.00
4	\$4,000-\$7,999.99	\$9.00
5	\$8,000-\$39,999.99	\$15.00
6	\$40,000-\$199,999.99	\$45.00
7	\$200,000-\$799,999.99	\$160.00
8	\$800,000-\$1,999,999.99	\$450.00
9	\$2,000,000-\$3,999,999.99	\$1,000.00
10	\$4,000,000-\$7,999,999.99	\$2,000.00
11	\$8,000,000-\$19,999,999.99	\$4,000.00
12	\$20,000,000-\$39,999,999.99	\$8,000.00
13	\$40,000,000-\$79,999,999.99	\$16,000.00
14	\$80,000,000-\$399,999,999.99	\$45,000.00
15	Greater than or equal to \$400,000,000	\$70,000.00

- (5) A location is defined as a physical point at which a sales transaction can occur and that has a unique address, city, state, and ZIP code.
- (6) Maximum of 4,001 billable locations.
- (7) All of the Visa volume under the Taxpayer ID must be with one acquirer to be eligible for this tier.
- (8) Excludes Visa Straight Through Processing transactions identified with Market-Specific Data Indicator of "J" on the purchase transaction.
- (9) Service fees processed as a separate transaction (both Customer Present and Customer Not Present volume) by Visa Government and Education Payment Program providers are billed Table 2 fees only.
- (10) Fees above are applicable to Customer Not Present Sales Volume, defined as transactions that have an ECI/MOTO indicator of 1-9 or Cardholder ID Method value of 3.
- (11) Fast Food Restaurant merchants with MCC 5814 and ≥ 50% of Customer Present Sales Volume are subject to the fees in Table 2.
- (12) Table 2 fees are allocated and billed to each individual outlet or merchant account number based on a weighted average of the Customer Not Present Sales Volume each outlet represents within the taxpayer ID.
- (13) Transactions at Unattended Terminals in all MCCs, except for Automated Fuel Dispensers (MCC 5542), are subject to Table 2 fees only if all of the Customer Present Sales Volume at the location is from Unattended Terminals. Unattended terminal transactions must have a Base II Acceptance Terminal Indicator of 3 or SMS Terminal Type of 3.
- (14) Billed on a one-month lag.

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Assessments – Debit & Prepaid	0.13%	\$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
Assessments – Credit	0.14%	\$0.00	
Account Verification U.S. Domestic Credit	0%	\$0.035	Fee assessed for all account verification transactions (a message sent to the Issuer with \$0.00 dollar amount and Field 25 Point-of-Service Condition Code value of 51 [Address/CV2/account verification without authorization] for confirmation that a transaction may be completed).
Account Verification U.S. Domestic Debit	0%	\$0.030	
Account Verification International	0%	\$0.070	
Address Verification	0.00%	\$0.001	<p>Fee assessed per authorization transaction when the address verification yields a usable result [full match, partial match, no match]. Billable AVS Result codes in Field 44.2:</p> <p>Effective 04/15/2023, Visa will eliminate the following values:  Y = Street address and postal and ZIP code match.  F = Street addresses and postal codes match. Applies to U.K.-domestic transactions only.  X = Not applicable. If present, V.I.P. replaces it with Y. Available for U.S. issuers only.  D = Street addresses and postal or ZIP codes match.  M = Street addresses and postal and ZIP codes match.  P = Postal or ZIP codes match. Acquirer sent postal or ZIP code and street address, but street address not verified due to incompatible formats.  B = Street addresses match. Postal or ZIP code not verified due to incompatible formats. Acquirer sent street address and postal or ZIP code.  A = Street addresses match. The street addresses match but the postal or ZIP codes do not, or the request does not include the postal or ZIP code.  Z = Postal or ZIP codes match, street addresses do not match or street address not included in request.  W = Not applicable. If present, V.I.P. replaces it with Z. Available for U.S. issuers only.  N = No match. Acquirer sent postal or ZIP code only, or street address only, or postal or ZIP code and street address.</p> <p>Effective 04/15/2023:  A = AVS street address only — partial match  N = AVS non-match  Y = AVS full match  Z = AVS postal/zip code only — partial match</p> <p>Fee is not applicable for authorization request without address verification request, when an error condition prevents result from being returned to the acquirer, account verification authorization transaction, account funding transaction (AFT) and original credit transaction (OCT).</p>
Authorization System Misuse	0.00%	\$0.09	<p>Fee assessed on all Visa approved authorizations (including purchase, purchase return, and AFD) which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Following processing integrity timeframes apply: Travel &amp; Entertainment authorizations with an estimated authorization indicator at Car Rental Agencies (3351-3500, 7512), Lodging — Hotels, Motels, and Resorts (3501-3999, 7011), Steamship and Cruise Lines (4411), Truck and Utility Trailer Rentals (7513) have up to 30 calendar days to process an authorization reversal and up to 30 calendar days to process a clearing transaction for both card present and card not present authorizations. Transit and Rental authorizations with an estimated authorization indicator at Local / Suburban Commuter Passenger Transportation, including Ferries (4111), Passenger Railways (4112), Bus Lines (4131), Boat Rentals and Leasing (4457), Trailer Parks and Campgrounds (7033), Equipment, Tool, Furniture and Appliance Rental and Leasing (7394), Motor Home and Recreational Vehicle Rentals (7519), Recreation Services — not elsewhere classified (7999) have up to 7 calendar days to process an authorization reversal and up to 10 calendar days to process a clearing transaction for both card present and card not present authorizations. Authorizations with an estimated authorization indicator at Taxicabs and Limousines (4121), Eating Places and Restaurants (5812), Drinking Places — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), and Amusement Parks, Circuses, Carnivals, and Fortune Tellers (7996) have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Authorizations at any MCC without an estimated authorization indicator have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Billed on a one month lag.</p>
BASE II Credit Voucher – Domestic Credit	0.00%	\$0.0195	Fee assessed on all Visa credit voucher (sales return / refund) transactions. Domestic fees apply to all Visa credit voucher (sales return / refund) transactions on U.S. issued cards at a U.S. merchant location, whereas the international fees apply to all Visa credit voucher (sales return / refund) transactions on non-U.S. issued cards at a U.S. merchant location.
BASE II Credit Voucher – Domestic Debit & Prepaid	0.00%	\$0.0155	
BASE II Credit Voucher – International Credit	0.00%	\$0.0395	
BASE II Credit Voucher – International Debit & Prepaid	0.00%	\$0.0355	
✓ Card Verification Value 2 CVV2 Effective 04/01/2023	✓ 0.00% Effective 04/01/2023	✓ \$0.0025 Effective 04/01/2023	Effective 04/01/2023: Fee assessed when CVV2 validation is requested and a usable response is returned. Fee is not applicable when CVV2 is not verified, an error condition prevents the result from being returned, a 3-D Secure verification passes, CVV2 validation is being requested as part of an account verification message, declined authorizations, or authorization reversals.
✓ Data Consistency – Domestic Effective TBD	0.00% Effective TBD	\$0.10 Effective TBD	Effective TBD: Fee assessed for manipulating data elements in an authorization re-attempt, applicable if any following data elements are changed when authorizing 60 day period for declined and approved authorizations: Acquirer or Merchant Country, MCC, POS Condition Code, POS Environment Field, POS Entry Mode, eCommerce Indicator (ECI).
✓ Data Consistency – Cross Border Effective TBD	0.00% Effective TBD	\$0.15 Effective TBD	

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
<b>Declined Transaction Resubmission — Domestic</b>	0%	\$0.10	Fee assessed when the combination of declined and approved authorizations exceed the defined threshold of 15 reattempts in a 30-day period, beginning with the next reattempt. No duplication will occur with the "Issuer Will Never Approve" rule.
<b>Declined Transaction Resubmission — Cross Border</b>	0%	\$0.15	
<b>✓ Estimated Authorization Effective 04/17/2023</b>	<b>✓ 0.02% Effective 04/17/2023</b>	<b>✓ \$0.00 Effective 04/17/2023</b>	Effective 04/17/2023: Fee assessed on approved purchase estimated authorizations. Fee is not applicable to purchase return, declined authorizations, or authorization reversals.
<b>Global Business-to-Business Virtual Payments Program — Domestic</b>	0.60%	\$0.00	Fee assessed to transactions that qualify for the Visa Global Business-to-Business Virtual Payments Program for virtual card transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies). Eligible Merchants: Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing — Travel-related Arrangement Service (5962), Real Estate Agents & Managers — Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999). Implementation of this fee has been delayed to a future date. Visa implemented new fee for Domestic transactions with a lower rate and retained the existing rate for International transactions.
<b>Global Business-to-Business Virtual Payments Program — International</b>	1.55%	\$0.00	
<b>High Fallback</b>	0%	\$0.10	Fee assessed for each fallback transaction when merchant locations with a fallback rate of 10% or above. Fallback rate is defined as the number of magnetic-stripe fallback authorization transactions per the total number of electronically read authorizations.
<b>✓ Incremental Authorization Effective 04/17/2023</b>	<b>✓ 0.02% Effective 04/17/2023</b>	<b>✓ \$0.00 Effective 04/17/2023</b>	Effective 04/17/2023: Fee assessed on approved purchase incremental authorizations. Fee is not applicable to purchase return, declined authorizations, or authorization reversals.
<b>Issuer Will Never Approve — Domestic</b>	0%	\$0.10	Fee assessed on each reattempted authorization over a 60 day period after receipt of Category 1. Authorization response code indicating the card is blocked for use or never existed which means there is no circumstance in which the Issuer will grant an approval. There will be no duplicate assessment of the Declined Transaction Resubmission fee. Category 1: Issuer Will Never Approve response codes: 04 (Pickup card), 07 (Pickup card, special conditions), 12 (Invalid transaction), 14 (Invalid account number), 15 (No such issuer), 41 (Pickup card [lost card]), 43 (Pickup card [stolen card]), 46 (Closed account), 57 (Transaction not permitted to cardholder), R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorization).
<b>Issuer Will Never Approve — Cross Border</b>	0%	\$0.15	
<b>International Service Assessment (ISA) Base</b>	1.00%	\$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S., and the transaction is settled in U.S. dollars.
<b>International Service Assessment (ISA) Enhanced</b>	1.40%	\$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S., and the transaction is NOT settled in U.S. dollars.
<b>International Acquirer (IAF)</b>	0.45%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card.
<b>International Acquirer (IAF) High Risk</b>	0.90%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card for High Risk merchants in Direct Marketing — Travel-Related Arrangement Services (5962), Direct Marketing — Outbound Telemarketing Merchants (5966), and Direct Marketing — Inbound Telemarketing Merchants (5967).
<b>International Acquirer (IAF) — MultiCurrency Cross Border</b>	1.35%	\$0.00	Fee assessed on all Multi Currency transactions at a U.S. merchant location with a non-U.S. issued card.
<b>Kilobyte Fee (BASE II System File Transmission)</b>	0.00%	\$0.0018	Fee assessed on all Visa transactions including, but not limited to, authorization, purchase, purchase return, reversals, chargeback, and chargeback reversals.
<b>✓ Mag Stripe Contactless Effective 04/01/2023</b>	<b>✓ 0.00% Effective 04/01/2023</b>	<b>✓ \$0.10 Effective 04/01/2023</b>	Effective 04/01/2023: Fee assessed when magnetic stripe data is used to obtain an authorization approval or partial approval at a contactless terminal. Fee is applicable to estimated authorizations, incremental authorizations, and purchase return authorizations. Fee is not applicable declined authorizations or authorization reversals.
<b>Marketplace</b>	0.30%	\$0.00	Fee assessed on Foreign Retailer Volume (marketplace and issuer are in the same country and the retailer is in a different country). If required reporting is not provided fee will be assessed on all of the marketplace volume.

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Network Acquirer Processing (NAPF) — eCommerce Issued Credit	0.00%	\$0.0195	Fee assessed on all Visa authorization attempts. Does not apply to \$0 Account Verification messages, Real Time Clearing pre-authorization requests, authorization reversals, authorizations of return or refund transactions, chargeback responses, and other administrative messages. NAPF will be assessed on Authorization Reversals.
Network Acquirer Processing (NAPF) — eCommerce Issued Debit	0.00%	\$0.0155	
Network Acquirer Processing (NAPF) — Non eCommerce Issued Credit	0.00%	\$0.0395	
Network Acquirer Processing (NAPF) — Non eCommerce Issued Debit	0.00%	\$0.0355	
✓ Report Fee Effective 04/14/2023	✓ 0.00% Effective 04/14/2023	✓ \$0.002 Effective 04/14/2023	Effective 04/14/2023: Fee assessed per-record in VS fee reports. Examples include (but not limited to): Authorization System Misuse, Declined Transaction Resubmission, High Fallback, Issuer Will Never Approve, Stop Payment Service — Repeat Authorization Decline, Transaction Integrity, and Zero Floor Limit.
Partial Authorization Non-Participation (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.
Stop Payment Service — Repeat Authorization Decline	0.00%	\$1.00	Fee assessed per declined transaction when a merchant submits an authorization request for a recurring transaction following three previous attempts declined by the same Visa Stop Payment Service (VSPS) stop instruction (authorization response code R0).
Transaction Integrity	0.00%	\$0.10	Fee assessed on each signature debit transaction (including Consumer and Business debit cards and Consumer and Commercial Prepaid cards) and each credit transaction (including Consumer Credit, Corporate, Purchasing, and Business cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program, including Staged Digital Wallet transactions. Fee will also apply to International Airline Program (IAP) transactions on U.S. issued cards at U.S. merchant locations.
Zero Floor Limit	0.00%	\$0.20	Fee assessed on all Visa purchase and purchase return clearing transactions that are not authorized. Processing integrity timeframes that apply to the Visa Authorization System Misuse Fee also apply to the Visa Zero Floor Limit Fee. Billed on a one month lag.