

Program Rate Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Retail Credit	1.54%	\$0.10	Consumer Traditional Cards. Card Present/ Magnetic Stripe Read/ Signature Obtained/ Authorized. For Hotel and Car Rental merchants: Folio/ Rental Agreement number and check-in/ check-out dates required. For Passenger Transport merchants: full itinerary required, including ticket number, passenger name, and trip leg data. Authorization and settlement amount on check card transactions do not need to match for certain merchant segments (Taxis and Limousines - 4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas - 7298). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Retail Debit	1.03%	\$0.15	
CPS / Restaurant Credit	1.54%	\$0.10	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Restaurant Debit	1.19%	\$0.10	
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser. Transactions processed from Visa Signature or Infinite cards by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic. CPS/E-Commerce: Hotel/Car Rental, & Passenger Transport, CPS/ Hotel/Car Rental: Card Present/Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and Infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by NON-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1.65%	\$0.04	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Card present/ magnetic stripe read and authorized. Signature not required. Eligible merchants include: Local Commuter Transport (4111), Taxi Cabs and Limousines (4121), Restaurants (5812), Fast Food Restaurants (5814), Parking Lots and Garages (7523), Motion Picture Theaters (7832), Videotape Rental Stores (7841), Bus Lines (4131), Tolls & Bridges Fees (4784), News Dealers & Newsstands (5994), Laundries-Family & Commercial (7211), Dry Cleaners (7216), Quick Copy, Reproduction, Blue Print (7338), Car Washes (7542), and Service Stations (5541) for credit transactions only. Transaction amount must be less than or equal to \$15.00. Maximum 2 days to deposit & settle.
CPS / Small Ticket Debit	1.55%	\$0.04	
CPS / Card Not Present Credit	1.80%	\$0.10	Consumer Traditional Cards. Card Not Present/ Signature Not Obtained/ Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
CPS / Card Not Present Debit	1.60%	\$0.15	
CPS / E-Comm Basic Credit	1.80%	\$0.10	Consumer Traditional Cards. Same requirements as CPS/ Card Not Present. E-commerce requires additional data fields in authorization and settlement. Authorization required. Maximum 2 days to deposit & settle.
CPS / E-Comm Basic Debit	1.60%	\$0.15	
CPS / E-Comm Pref Credit	1.80%	\$0.10	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as E-commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification. Authorization required. Requires Verified by Visa. Maximum 2 days to deposit & settle.
CPS / E-Comm Pref Debit	1.55%	\$0.15	
CPS / Retail Key Entered Credit	1.80%	\$0.10	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/ Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Code or full address. Automated Fuel, Direct Marketing, Quasi-Cash, and Cardholder Activated Terminal merchants are not eligible for this rate. Authorization required. Maximum 2 days to deposit & settle. Industry specific date required for hotel and car rental.
CPS / Retail Key Entered Debit	1.60%	\$0.15	
CPS / Hotel / Car: CNP Ecommerce Preferred Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel/ Car Rental merchant, Authorized. Card not present. Estimated length of stay 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. Authorization date is more than one (1) day apart from transaction date. E-commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Ecommerce Preferred Debit	1.36%	\$0.15	
CPS / Hotel / Car Rental CP Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel/ Car Rental merchant, Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay 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. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car Rental CP Debit	1.36%	\$0.15	
CPS / Retail 2 Credit	1.43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible merchants: Government Services (9399), Schools (8211), Insurance (5960, 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), and Charitable Organizations (8398). Same requirements as CPS Card Not Present, CPS Retail Key-Entered or E-Commerce Preferred and Basic. Authorization required. Maximum 3 days to deposit & settle.
CPS / Retail 2 Debit	0.80%	\$0.25	
CPS / Supermarket Credit	1.24%	\$0.05	Consumer Traditional Cards. Merchant is certified with Visa. Same requirements as CPS/ Retail. No signature required if transaction is less than \$25.00. Authorization and magnetic stripe required. Cap of \$0.35 for consumer debit transactions only. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be Supermarkets (5411).
CPS / Supermarket Debit	1.03%	\$0.15	
CPS / Auto Fuel Dispenser Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/ Retail except signature obtained. Must be less than or equal to \$75.00 (or \$500.00 for transactions submitted via Real Time Clearing). May be authorized for full amount or for \$1.00. Magnetic stripe required. Maximum 2 days to deposit & settle. MCC must be 5542. Cap of \$0.95 per transaction for Debit transactions.
CPS / Auto Fuel Dispenser Debit	0.70%	\$0.17	
CPS / Rtl Service Station Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be 5541 (Service Stations). Cap of \$0.95 per transaction for Debit transactions.
CPS / Rtl Service Station Debit	0.70%	\$0.17	
CPS Passenger Transport Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Address Verification or preferred. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS Passenger Transport Debit	1.60%	\$0.15	
CPS / Passenger Transport Ecommerce Preferred Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Address Verification or preferred. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Ecommerce Preferred Debit	1.60%	\$0.15	
Utilities Consumer	0.00%	\$0.75	Merchant category code of 4900 registered with Visa and has a Utility Program MVV. Applies to Consumer Credit and Debit, Business, and Business Signature card transactions including Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/CNP, CPS/E-Commerce Basic or Preferred, CPS/Retail, and CPS/Retail Key-Entered. Maximum 2 days to deposit & settle.
Utilities Business	0.00%	\$1.50	
Utilities Debit	0.00%	\$0.75	

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Electronic (EIRF) Credit	2.30%	\$0.10	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. Authorization is Referral/ Voice-Authorized transaction. Transaction date is three (3) days old. Signature or Infinite card transactions, CPS qualified at a T&E Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512, 7513, 7519), Restaurants (5812), Fast Food (5814), and Bars and Taverns (5813). Cap of \$0.95 per transaction for Debit transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	1.75%	\$0.20	
Account Funding Credit	2.14%	\$0.10	Consumer Traditional Cards identified as e-commerce transactions. Card is not present. Full Address Verification or preferred. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields such as the merchant order number and the Customer Service phone number in authorization and settlement. Maximum 2 days to deposit & settle.
Account Funding Debit	1.75%	\$0.20	
Debit Tax Payment	0.00%	\$2.50	Consumer Debit cards. Card Present/ Magnetic Stripe Read/ Signature Obtained/ Authorized. Eligible merchants include Tax Payments (9311). Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction and will be assessed a zero interchange rate.
Debt Repayment	0.35%	\$0.50	Consumer Debit cards flagged as debt repayment for merchants in MCCs (6012) Financial Services-Merchandise and Services, (6051) Non-Financial Institutions – Merchandise and Services. Card Present and Card Not Present transactions. Merchant must register with Visa and MVV must be present. Merchant must submit the debt repayment indicator with the transaction.
Signature Preferred Electronic	2.40%	\$0.10	Visa Signature Preferred card that meets existing requirements for EIRF. Maximum 2 days to deposit & settle.
Signature Preferred Retail	2.10%	\$0.10	Visa Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket by non T&E merchants. Maximum 2 days to deposit & settle. The transaction must be acquired in the U.S. region. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	\$0.10	Visa Signature Preferred card that meets existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Acct Funding by non T&E merchants. The transaction must be acquired in the U.S. region. Maximum 2 days to deposit & settle.
Signature Preferred Business to Business	2.10%	\$0.10	Visa Signature Preferred card that meets existing requirements for any CPS program by non T&E merchants. Only applicable to Business-to-Business MCC's 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. The transaction must be acquired in the U.S. region. Maximum 2 days to deposit & settle.
Signature Preferred Fuel	1.15%	\$0.25	Visa Signature Preferred card that meets existing requirements for CPS Retail. MCC must be 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
Signature Preferred Standard	2.95%	\$0.10	Visa Signature Preferred card. Transaction date is more than two (2) days old. Not CPS qualified, Not authorized. Limited Acceptance merchants who process transactions on card products they chose not to accept will downgrade to standard rates. Maximum 30 days to deposit & settle.
Standard Credit	2.70%	\$0.10	Transaction date is more than three (3) days old, Not authorized. Limited Acceptance merchants who process transactions on card products they chose not to accept will downgrade to standard rates. Signature or Infinite cards NOT CPS qualified at a T&E Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512, 7513, 7519), Restaurants (5812), Fast Food (5814), and Bar and Taverns (5813). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
Intrachange	2.70%	\$0.10	All U.S. and International Consumer and Commercial Credit and Debit transactions that reject upon settlement.
Commercial			
Business Card Level 2	2.05%	\$0.10	Visa Corporate, Business, Signature Business, Purchasing, and GSA Purchasing Cards. CPS requirements met, Non-Travel Services transactions, Level 2 data required Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and customer code. Maximum 2 days to deposit & settle.
Corporate Card Level 2	2.05%	\$0.10	
Purchasing Card Level 2	2.05%	\$0.10	
Purchasing Card Level 3	1.80%	\$0.10	Purchasing and GSA Purchasing cards. CPS requirements met, Non-Travel Services transactions, Level 2 & 3 data required. Maximum 2 days to deposit & settle.
GSA Government to Government	1.65%	\$0.10	GSA Purchasing Cards. Card Present/ Magnetic Stripe Read/ Signature Obtained/ Authorized. Eligible merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
Business Electronic	2.40%	\$0.10	Visa Business, Signature Business, Corporate, or Purchasing Cards. Same requirements as EIRF. Maximum 2 days to deposit & settle.
Corporate Electronic	2.25%	\$0.10	
Purchasing Electronic	2.65%	\$0.10	
Business Retail	2.20%	\$0.10	Visa Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket by non T&E merchants. Maximum 2 days to deposit & settle.
Corporate Retail	2.10%	\$0.10	
Purchasing Retail	2.30%	\$0.10	
Business Card Not Present	2.25%	\$0.10	Visa Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Acct Funding by non T&E merchants. Business and Business Signature cards require AVS. Maximum 2 days to deposit & settle.
Corporate Card Not Present	2.20%	\$0.10	
Purchasing Card Not Present	2.55%	\$0.10	
Business Bus to Business	2.10%	\$0.10	Visa Business, Signature Business, Corporate, Purchasing cards that meet existing requirements for any CPS program by non T&E merchants. Eligible merchants are MCC's 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Corporate Bus to Business	2.10%	\$0.10	
Purchasing Bus to Business	2.10%	\$0.10	
Purchasing Electronic w/Data	2.65%	\$0.10	Non-GSA purchasing cards. Not CPS qualified, Non-Travel Services transactions, Level 2 & 3 required. Maximum 2 days to deposit & settle.
Business Standard	2.95%	\$0.10	Visa Business, Signature Business, Corporate, or Purchasing Cards. Transaction date is more than two (2) days old. Not CPS qualified, Not authorized. Limited Acceptance merchants who process transactions on card products they chose not to accept will downgrade to standard rates. Maximum 30 days to deposit & settle.
Corporate Standard	2.95%	\$0.10	
Purchasing Standard	2.95%	\$0.10	

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	Fee Per Sales \$	Per Item	
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	\$39.00	GSA Purchasing cards. Must be registered with Visa and MVV must be present. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512. Authorization required. Maximum 2 days to deposit & settle.
US Purchasing Emerging Market Large Ticket	0.95%	\$35.00	Non-GSA Purchasing cards. Must be registered with Visa and MVV must be present. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512. Authorization required. Maximum 2 days to deposit & settle.
Interregional			
Interregional (Foreign) Standard	1.60%	\$0.00	Visa Consumer and Electron cards. 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.
Interregional Standard - Electron	1.60%	\$0.00	
Interregional (Foreign) Electronic	1.10%	\$0.00	Visa Consumer and Electron cards. 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/ Signature Obtained/ Authorized. Maximum 3 days to deposit & settle.
Interregional Electronic - Electron	1.10%	\$0.00	
Interregional Business	1.80%	\$0.00	Visa Business, Signature Business, Corporate, and Purchasing cards. 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. Visa Business, Signature Business, Corporate, or Purchasing cards. Card Present/ Magnetic Stripe Read/ Signature Obtained/Authorized. Maximum 5 days to deposit & settle.
Interregional Corporate	1.80%	\$0.00	
Interregional Purchasing	1.80%	\$0.00	
Interregional Infinite	1.80%	\$0.00	Visa Infinite cards. 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. Maximum 30 days to deposit & settle.
Interregional Signature	1.80%	\$0.00	Visa Signature credit and debit cards. 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/ Signature Obtained/ Authorized. Enriched transaction data must be included in both settlement and authorization records. Maximum 30 days to deposit & settle.
Signature Preferred Interregional	1.80%	\$0.00	U.S. issued Visa Signature Preferred card transactions conducted at a merchant in a U.S. territory.
Interregional E-Comm Merchant	1.44%	\$0.00	Visa Consumer and Electron cards. 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. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
Interregional E-Comm Merchant - Electron	1.44%	\$0.00	
Interregional Secure Elec Comm	1.44%	\$0.00	Visa Consumer and Electron cards. 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. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
Interregional Secure Elec Comm - Electron	1.44%	\$0.00	
Interregional Issuer Chip	1.20%	\$0.00	Visa Consumer and Electron cards. 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 (not Chip Read) / Signature Obtained/ Authorized. Card issuer must be chip qualified. Maximum 3 days to deposit & settle.
Interregional Issuer Chip - Electron	1.20%	\$0.00	
Interregional Chip Acquirer	1.00%	\$0.00	Visa Consumer and Electron cards. 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 or Chip Read / Chip Enabled Terminal / Signature Obtained/ Authorized (Stand In Processing allowed). Maximum 3 days to deposit & settle.
I/R Chip Acquirer - Electron	1.00%	\$0.00	
Interregional Chip Full Data	1.00%	\$0.00	Visa Consumer and Electron cards. 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/ Chip Read / Signature Obtained / Authorized. Enriched chip transaction data must be included in both settlement and authorization records. Maximum 3 days to deposit & settle.
I/R Chip Full Data - Electron	1.00%	\$0.00	
Interregional Chip Full Data PIN	0.95%	\$0.00	
I/R Chip Full Data PIN - Electron	0.95%	\$0.00	
Interregional Airline	1.10%	\$0.00	Visa Consumer and Electron cards. 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. Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 15 days to deposit & settle.
Interregional Airline - Electron	1.10%	\$0.00	
Interregional Airline Chip Acquirer	1.00%	\$0.00	Visa Consumer and Electron cards. 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 or Chip Read / Chip Enabled Terminal / Signature Obtained/ Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
I/R Airline Chip Acquirer - Electron	1.00%	\$0.00	
Interregional Airline Chip Full Data	1.00%	\$0.00	Visa Consumer and Electron cards. 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/ Chip Read / Signature Obtained / Authorized. Enriched chip transaction data must be included in both settlement and authorization records. Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
I/R Airline Chip Full Data - Electron	1.00%	\$0.00	
I/R Airline Chip Full Data with PIN	0.95%	\$0.00	
I/R Air Chip F/D PIN - Electron	0.95%	\$0.00	
International Service Assessment (ISA)	0.40%	\$0.00	Applies to all transactions where the merchant is in the U.S. and the issuer country is non-U.S. Fee is assessed on international purchases.
International Acquirer Fee (IAF)	0.45%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card.
International Acquirer Fee (IAF) - High Risk	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).
Zero Dollar Verification Message Fee	0.00%	\$0.025	Fee assessed on all Account Verification messages, including both approved and declined, AVS, and SMS account verification transactions. Account Verification transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVV2 and AVS, prior to obtaining an actual authorization.
Authorization System Misuse Fee	0.00%	\$0.045	Fee assessed on all Visa authorized transactions which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lag.
Zero Floor Limit Fee	0.00%	\$0.10	Fee assessed on all Visa clearing transactions that are not authorized. Billed on a one month lag.
Network Acquirer Processing Fee (NAPF)	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, chargeback responses, and other administrative messages.
Return Item Fee	0.00%	\$5.00	Fee assessed on each Visa clearing transaction that is submitted 30 days after the authorization.
Partial Authorization Non Participation Fee (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser transactions (MCC 5542) that do not support partial authorization.