

VISA® Interchange Programs and Rate Schedule

(Effective April, 2011)

This Interchange Programs and Rate Schedule contains a summary of the primary qualification criteria established by VISA for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations (sometimes referred to as associations) will determine the interchange programs at which your transactions qualify. The most common interchange programs for this pricing type are listed in this document.

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. Purchase date must be within 1 day of auth date. 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.
CPS / Retail Debit	0.95%	\$0.20	
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, VISA Signature and Infinite cards at no T&E merchants, and VISA Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. 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. Bill payment transactions must include bill payment indicators. Eligible merchants include all merchants with the exception of: Money Transfer (4829), Supermarkets (5411) for debit transactions only, Convenience Stores (5499) for debit transactions only, Service Stations (5541) for debit transactions only, 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). Transaction amount must be less than or equal to \$15.00. Small Ticket eligible transactions will continue to qualify for the following MVV interchange programs: CPS Retail Performance Tier (except for MCCs 5812 - Restaurants and 5814 - Fast Food Restaurants), Utility, Debt Repayment, VISA Partner Program, and Debit Tax Program. VISA Signature transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are not eligible, except for MCCs 5812 - Restaurants and 5814 - Fast Food Restaurants. 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.
CPS / E-Comm Pref Debit	1.55%	\$0.15	Authorization required. Requires Verified by VISA. Maximum 2 days to deposit & settle.
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.
CPS / Retail Key Entered Debit	1.60%	\$0.15	Industry specific date required for hotel and car rental.
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: Court Costs (9211), Fines (9222), Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), 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 2 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 transactions \$25.00 or less. Authorization and magnetic stripe required. Cap of \$0.35 for consumer debit transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
CPS / Supermarket Debit	0.95%	\$0.20	
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. Cardholder Activated Terminal (CAT) indicator must be present. Eligible Merchants: Automated Fuel Dispensers (5542). Cap of \$0.95 per transaction for Debit transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.75%	\$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	0.75%	\$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. Full itinerary required including ticket number, passenger name, and trip leg data.
CPS Passenger Transport Debit	1.60%	\$0.15	One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
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. Full itinerary required including ticket number, passenger name, and trip leg data.
CPS / Passenger Transport Ecommerce Preferred Debit	1.60%	\$0.15	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.

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	Fee Per Sales \$	Per Item	
Utilities Consumer	0.00%	\$0.75	Consumer Credit and Debit, Business, and Signature Business 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. Eligible Merchants: Utilities (4900). Requires registration with VISA and MVV must be present. Maximum 2 days to deposit & settle.
Utilities Business	0.00%	\$1.50	
Utilities Debit	0.00%	\$0.75	
Electronic (EIRF) Credit and Signature Electronic	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 Travel Services Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). 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 Service (zip code and full address) required. One (1) or more clearing records for a single authorization. E-commerce requires additional data fields such as the merchant order number, valid e-Commerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. 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: Tax Payments (9311). Requires registration with VISA and MVV must be present. 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. Maximum 2 days to deposit & settle.
Debt Repayment	0.35%	\$0.50	Consumer Debit cards. Debt repayment indicator must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Non-Financial Institutions – Merchandise and Services (6051). Card Present and Card Not Present transactions. Requires registration and MVV must be present.
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.
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. 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. Eligible Merchants: Business-to-Business MCCs 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.
Signature Preferred Fuel	1.15%	\$0.25	VISA Signature Preferred card that meets existing requirements for CPS Retail. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
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. Maximum 30 days to deposit & settle.
Standard Credit and Signature Standard	2.70%	\$0.10	Transaction date is more than three (3) days old. Not authorized. Signature or Infinite cards NOT CPS qualified at a Travel Services Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
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, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). 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 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 & 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. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Electronic	2.40%	\$0.10	VISA Business, Signature Business, Corporate, or Purchasing Cards. Same requirements as EIRF. Level 2 data requirements (Sales Tax and Customer Code) are not met. 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. Level 2 data requirements (Sales Tax and Customer Code) are not met. 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 Signature Business 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: 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. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Corporate Bus to Business	2.10%	\$0.10	
Purchasing Bus to Business	2.10%	\$0.10	

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	Fee Per Sales \$	Per Item	
Purchasing Electronic w/Data	2.65%	\$0.10	Non-GSA purchasing cards. Not CPS qualified, Non-Travel Services transactions. 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 & 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. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 30 days to deposit & settle.
Corporate Standard	2.95%	\$0.10	
Purchasing Standard	2.95%	\$0.10	
Large Ticket			
GSA Purchasing Card Large Ticket	1.20%	\$39.00	GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (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 (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
Interregional			
Interregional Standard	2.05%	\$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. Rate includes the VISA International Acquirer Fee.
Interregional Standard - Electron	2.05%	\$0.00	
Interregional Electronic	1.55%	\$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. Rate includes the VISA International Acquirer Fee.
Interregional Electronic - Electron	1.55%	\$0.00	
Interregional Business	2.45%	\$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. Card Present/ Magnetic Stripe Read/ Signature Obtained/Authorized. Maximum 5 days to deposit & settle. Rate includes the VISA International Acquirer Fee.
Interregional Corporate	2.45%	\$0.00	
Interregional Purchasing	2.45%	\$0.00	
Interregional Infinite	2.42%	\$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. Rate includes the VISA International Acquirer Fee.
Interregional Signature	2.25%	\$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. Rate includes the VISA International Acquirer Fee.
Interregional Consumer Premium	2.25%	\$0.00	VISA Platinum cards issued in the LAC, Asia Pacific, CEMEA, and VISA Europe regions and Infinite cards issued in Canada at a U.S. merchant location and VISA Signature cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the VISA International Acquirer Fee.
Interregional Consumer Super Premium	2.42%	\$0.00	VISA Infinite and VISA Signature cards issued in the Asia Pacific, CEMEA, VISA Europe, and LAC regions at a U.S. merchant location and VISA Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle. Rate includes the VISA International Acquirer Fee.
Signature Preferred Interregional	1.97%	\$0.00	U.S. issued VISA Signature Preferred card transactions conducted at a merchant in a U.S. territory.
Interregional E-Comm Merchant	1.89%	\$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. Rate includes VISA International Acquirer Fee.
Interregional E-Comm Merchant - Electron	1.89%	\$0.00	
Interregional Secure Elec Comm	1.89%	\$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. Rate includes the VISA International Acquirer Fee.
Interregional Secure Elec Comm - Electron	1.89%	\$0.00	
Interregional Issuer Chip	1.65%	\$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. Rate includes the VISA International Acquirer Fee.
Interregional Issuer Chip - Electron	1.65%	\$0.00	
Interregional Airline	1.55%	\$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 (3000-3299 or 4511). Maximum 15 days to deposit & settle. Rate includes the VISA International Acquirer Fee.
Interregional Airline - Electron	1.55%	\$0.00	
VISA Assessments	0.11%	\$0.00	Fee assessed on the gross dollar amount of all VISA transactions.
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) - High Risk	0.45%	\$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.
Partial Authorization Non Participation Fee (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.