

Visa® Interchange Programs and Rate Schedule

(Effective April, 2012)

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 will determine the interchange programs at which your transactions qualify.

Program Rate Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Retail Credit	1.51%	\$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), Supermarkets (5411), Service Stations (5541), Restaurants (5812, 5814), and High Risk (5962, 5966, 5967) not eligible for this program. Consumer debit and prepaid transactions at Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Passenger Transport (3000-3299, 4511, 4112), Cruise Lines / Steamships (4411), Travel Agencies & Tour Operators (4722) not eligible for this program. Maximum 2 days to deposit & settle.
CPS / Retail Debit	0.80%	\$0.15	
CPS / Retail Prepaid	1.15%	\$0.15	
US Regulated Debit	0.05%	\$0.22	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. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this program. Maximum 30 days to deposit & settle.
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 / Restaurant Prepaid	1.15%	\$0.15	
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, or CPS/Automated Fuel Dispenser. Visa Signature and Infinite cards at non-T&E merchants. 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, or 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. 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. Card present / magnetic stripe read and authorized. Signature not required. Bill payment transactions must include bill payment indicators. Eligible merchants with the exception of: 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). 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, Debt Repayment, and Debit Tax Payment. Maximum 2 days to deposit & settle.
CPS / Small Ticket Debit	1.55%	\$0.04	
CPS / Small Ticket Prepaid	1.60%	\$0.05	
CPS / Small Ticket Debit Regulated	0.05%	\$0.22	
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	1.65%	\$0.15	
CPS / Card Not Present Prepaid	1.75%	\$0.20	
CPS / E-Commerce 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-Commerce Basic Debit	1.65%	\$0.15	
CPS / E-Commerce Basic Prepaid	1.75%	\$0.20	
CPS / E-Commerce 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-Commerce Pref Debit	1.60%	\$0.15	
CPS / E-Commerce Pref Prepaid	1.75%	\$0.20	
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 (5542), Direct Marketing (5960, 5962, 5964-5969), Cardholder Activated Terminal merchants are not eligible for this program. Credit transactions at Quasi-Cash (6051) merchants not eligible for this program. Authorization required. Maximum 2 days to deposit & settle. Industry specific date required for hotel and car rental.
CPS / Retail Key Entered Debit	1.65%	\$0.15	
CPS / Retail Key Enter Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: CNP 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 for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Debit	1.70%	\$0.15	
CPS / Hotel / Car: CNP Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: 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 for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CP Debit	1.19%	\$0.10	
CPS / Hotel / Car: CP Prepaid	1.15%	\$0.15	

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CPS / Hotel / Car: E-Commerce 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 for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. 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: E-Commerce Preferred Debit	1.70%	\$0.15	
CPS / Hotel / Car: E-Commerce Preferred Prepaid	1.75%	\$0.20	
CPS / Retail 2 Credit	1.43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards that meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this program. 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), consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Telecommunication Services (4814), and Real Estate Agents & Managers - Rentals (6513). Authorization required. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.65%	\$0.15	
CPS / Retail 2 Prepaid	0.65%	\$0.15	
CPS / Charity Credit	1.35%	\$0.05	Traditional, Traditional Rewards, Signature, and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail, CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic. Eligible Merchants: Charitable & Social Service Organizations (8398). Maximum 2 days to deposit & settle.
CPS / Supermarket Credit	1.22%	\$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 prepaid 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	0.00%	\$0.30	
CPS / Supermarket Prepaid	1.15%	\$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 \$125.00 (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 consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.80%	\$0.15	
CPS / Auto Fuel Dispenser Prepaid	1.15%	\$0.15	
CPS / Retail 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 on consumer debit and prepaid transactions.
CPS / Retail Service Station Debit	0.80%	\$0.15	
CPS / Retail Service Station Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Card Present Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Present / Magnetic Stripe Read. 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 Card Present Debit	1.19%	\$0.10	
CPS / Passenger Transport Card Present Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Card Not Present Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline (3000-3299, 4511) or Passenger Railway (4112) merchant. Authorized. Card Not Present / Not Magnetic Stripe Read. 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 Card Not Present Debit	1.70%	\$0.15	
CPS / Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	
CPS / Passenger Transport E-Commerce 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. 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 E-Commerce Preferred Debit	1.70%	\$0.15	
CPS / Passenger Transport E-Commerce Preferred Prepaid	1.75%	\$0.20	
Utilities Consumer	0.00%	\$0.75	Traditional, Traditional Rewards, Signature and Infinite Consumer card and Business, Signature Business, and Business Enhanced card transactions that meet the existing requirements for as CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. 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%	\$0.65	
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 Travel Services Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Cap of \$0.95 per transaction for consumer debit and prepaid transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	1.75%	\$0.20	
Electronic (EIRF) Prepaid	1.80%	\$0.20	

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CPS / 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.
CPS / Account Funding Debit	1.75%	\$0.20	
CPS / Account Funding Prepaid	1.80%	\$0.20	
Debit Tax Payment	0.65%	\$0.15	Consumer Debit and Prepaid cards that meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. 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. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
Debt Repayment	0.65%	\$0.15	Consumer Debit and Prepaid cards CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred. Consumer debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Debt repayment indicator must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Foreign Currency, Money Orders - Not Wire Transfer, Stored Value Card / Load, and Travelers Checks (6051). Card Present and Card Not Present transactions. Cap of \$2.00 on consumer debit and prepaid transactions. Requires registration and MVV must be present.
Signature Preferred Electronic	2.40%	\$0.10	Signature Preferred card that meets existing requirements for EIRF. Maximum 2 days to deposit & settle.
Signature Preferred Retail	2.10%	\$0.10	Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket at non Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	\$0.10	Signature Preferred card that meets existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Account Funding at non Travel Services (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512) merchants. Charitable & Social Service Organizations (8398) not eligible for this program. Maximum 2 days to deposit & settle.
Signature Preferred Business to Business	2.10%	\$0.10	Signature Preferred card that meets existing requirements for any CPS program. 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	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	Signature Preferred card. Transaction date is more than two (2) days old. Not CPS qualified, Authorization required. Maximum 30 days to deposit & settle.
Standard Credit	2.70%	\$0.10	Transaction date is more than three (3) days old. Authorization required. 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 (3351-3441, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
Standard Prepaid	1.90%	\$0.25	
Intrachange	0.85%	\$0.05	All U.S. and International Consumer and Commercial Credit and Debit transactions that reject upon settlement.
Commercial			
Business Card Present Debit	1.70%	\$0.10	Business Debit cards that 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. Business prepaid cards are not eligible for this program. Maximum 2 days to deposit & settle.
Business Card Not Present Debit	2.45%	\$0.10	Business Debit cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, CPS/Hotel & Car Rental Card Not Present, CPS/Passenger Transport Card Not Present, or CPS/Account Funding. Business Debit transactions at Utilities (4900) merchants can continue to qualify for the Utilities program. Business prepaid cards are not eligible for this program. Maximum 2 days to deposit & settle.
Business Card Level 2	2.05%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). 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.
Business Enhanced Level 2	2.05%	\$0.10	
Signature Business Level 2	2.05%	\$0.10	
Corporate Card Level 2	2.05%	\$0.10	
Purchasing Card Level 2	2.05%	\$0.10	
Purchasing Card Level 3	1.95%	\$0.10	Purchasing, GSA Purchasing, and Corporate cards. CPS requirements met. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). 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.
Corporate Card Level 3	1.95%	\$0.10	
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	Business, Signature Business, Business Enhanced cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Corporate and Purchasing cards that meet Level 2 data requirements (Sales Tax and Customer Code) but do not meet CPS requirements for Non-Travel Services transactions. Direct Marketing - Travel-Related Arrangement Services (5962), Direct Marketing - Outbound Telemarketing Merchants (5966), and Direct Marketing - Inbound Telemarketing Merchants (5967) and non-secure E-Commerce transactions are not eligible for this program. Maximum 2 days to deposit & settle.
Business Enhanced Electronic	2.75%	\$0.15	
Signature Business Electronic	2.85%	\$0.20	
Corporate Electronic	2.75%	\$0.10	
Purchasing Electronic	2.75%	\$0.10	

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Business Retail	2.20%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Retail	2.30%	\$0.10	
Signature Business Retail	2.40%	\$0.10	
Corporate Retail	2.10%	\$0.10	
Purchasing Retail	2.40%	\$0.10	
Business Card Not Present	2.25%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred, or CPS/Account Funding. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Business, Signature Business, and Business Enhanced cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Card Not Present	2.45%	\$0.15	
Signature Business Card Not Present	2.60%	\$0.20	
Corporate Card Not Present	2.20%	\$0.10	
Purchasing Card Not Present	2.65%	\$0.10	
Business Bus to Business	2.10%	\$0.10	Business, Signature Business, Enhanced Business, Corporate, and Purchasing cards that meet existing requirements for any CPS program by non Travel Services 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. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Bus to Business	2.25%	\$0.10	
Signature Business Bus to Business	2.40%	\$0.10	
Corporate Business to Business	2.10%	\$0.10	
Purchasing Business to Business	2.40%	\$0.10	
Corporate Card Travel Service	2.55%	\$0.10	Corporate and Purchasing cards that meet existing requirements for any CPS program at Travel Services merchants (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Maximum 2 days to deposit & settle.
Purchasing Card Travel Service	2.45%	\$0.10	
Purchasing Electronic with Data	2.75%	\$0.10	Non-GSA Purchasing and Corporate cards. Level 3 data requirements met but CPS requirements not met for Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). 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.
Corporate Card Electronic with Data	2.75%	\$0.10	
Business Standard	2.95%	\$0.20	Business, Signature Business, Business Enhanced, Corporate, and Purchasing Cards. Transaction date is more than 2 days old. Not CPS qualified, Authorization required. Maximum 30 days to deposit & settle.
Business Standard Debit	2.95%	\$0.10	
Business Enhanced Standard	2.95%	\$0.20	
Signature Business Standard	2.95%	\$0.20	
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 (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
Purchasing Card Large Ticket	1.45%	\$35.00	Non-GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Non-Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
Large Purchase Advantage 1	0.70%	\$49.50	Visa Large Purchase Advantage (VLPA) cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Basic, or CPS/E-Commerce Preferred for non Travel Services merchants (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). 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	
Interregional			
Interregional (Foreign) Standard	1.60%	\$0.00	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	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 Regulated Debit	0.05%	\$0.22	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. Authorization required. Maximum 30 days to deposit & settle.
Interregional Business	2.00%	\$0.00	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. Maximum 30 days to deposit & settle.
Interregional Corporate	2.00%	\$0.00	
Interregional Purchasing	2.00%	\$0.00	

Visa® Interchange Programs and Rate Schedule

(Effective April, 2012)

Program Rate Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales \$	Per Item	
Interregional Consumer Premium	1.80%	\$0.00	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 Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle.
Interregional Consumer Super Premium	1.97%	\$0.00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Visa Europe, and LAC regions at a U.S. merchant location and Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle.
Interregional E-Commerce Merchant	1.44%	\$0.00	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-Commerce Merchant Electron	1.44%	\$0.00	
Interregional Secure E-Commerce	1.44%	\$0.00	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 E-Commerce Electron	1.44%	\$0.00	
Interregional Issuer Chip	1.20%	\$0.00	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	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	1.10%	\$0.00	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	1.10%	\$0.00	
Interregional Chip Full Data PIN	1.10%	\$0.00	
I/R Chip Full Data PIN Electron	1.10%	\$0.00	
Interregional Airline	1.10%	\$0.00	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.
Interregional Airline Electron	1.10%	\$0.00	
Interregional Airline Chip Acquirer	1.00%	\$0.00	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	1.10%	\$0.00	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: Airlines (3000-3299 or 4511). Maximum 3 days to deposit & settle.
I/R Airline Chip Full Data Electron	1.10%	\$0.00	
I/R Airline Chip Full Data with PIN	1.10%	\$0.00	
I/R Air Chip Full Data PIN Electron	1.10%	\$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)	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	0.45%	\$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. Billed on a one month lag.
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) - 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, chargeback responses, and other administrative messages.
Network Acquirer Processing Fee (NAPF) - Debit & Prepaid	0.00%	\$0.0155	
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 (5542) transactions that do not support partial authorization.
Debit Transaction Integrity Fee	0.00%	\$0.10	Fee charged on each signature debit transaction (including Visa Consumer and Business debit cards and Visa Consumer and Commercial Prepaid cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program.

**Visa® Fixed Acquirer Network Fee (FANF)
Effective April 1, 2012**

Table 1 - Customer Present ¹			
		1a: High-Volume MCCs ²	1b: All Other MCCs ³
Tier	# of Locations (Per Taxpayer ID)	Price per Location ⁴ per Month	
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

Table 2 - Customer Not Present ¹ , Merchant Aggregators and Fast Food Restaurants ⁵		
Tier	Monthly Gross Visa Sales Volume	Fee per Taxpayer ID per Month
1	< \$50	\$2.00
2	\$50 - \$199	\$2.90
3	\$200 - \$999	\$5.00
4	\$1,000 - \$3,999	\$7.00
5	\$4,000 - \$7,999	\$9.00
6	\$8,000 - \$39,999	\$15.00
7	\$40,000 - \$199,999	\$45.00
8	\$200,000 - \$799,999	\$120.00
9	\$800,000 - \$1,999,999	\$350.00
10	\$2,000,000 - \$3,999,999	\$700.00
11	\$4,000,000 - \$7,999,999	\$1,500.00
12	\$8,000,000 - \$19,999,999	\$3,500.00
13	\$20,000,000 - \$39,999,999	\$7,000.00
14	\$40,000,000 - \$79,999,999	\$15,000.00
15	\$80,000,000 - \$399,999,999	\$30,000.00
16	≥ \$400,000,000	\$40,000.00

⁵Fast Food Restaurants and Vending Machines (MCC 5814): Applies to merchants with ≥ 50% of Customer Present Sales Volume associated with MCC 5814.

⁶Cap of 4,001 maximum billable locations

² High-Volume MCCs: Applies to merchants for which ≥ 50% of monthly Customer Present Sales Volume is associated with High-Volume MCCs			
MCC	MCC Description	MCC	MCC Description
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship / Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theatres
5511	Car and Truck Dealers - New & Used		

¹Customer Not Present volume includes transactions originating with an ECI/MOTO indicator of 1-9, and Customer Present volume includes transactions NOT originating with an ECI/MOTO indicator of 1-9.

³All Other MCCs:
Applies to merchants where < 50% of Monthly Customer Present Sales Volume is associated with High Volume MCCs.

⁴Locations:
The number of locations associated with each Taxpayer ID as of the last day of the month in question. A location is an individual outlet or merchant account number as referenced in our agreement with you for merchant services. The fee will be charged for each location that processes at least one Visa purchase transaction during the month.