

Visa® Interchange Rate and Payment Network Fee Schedule

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

All fees are billed by and owed to Bank of America — this includes fees that have a payment network name in their description. This schedule is generally updated in April and October and available upon request.

Schedule Change Key

- All changes are reflected in blue
- Symbols reflect types of changes
- ✓ New Category
- ✗ Deleted Fee Programs
- ▲ Rate or Fee Increase and Effective Date
- ▼ Rate or Fee Decrease and Effective Date

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

Debit and Prepaid Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Account Funding Debit	1.75%	\$0.20	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Fund a pre-paid product, a brokerage account, or escrow account. Identified as eCommerce transactions processed in a secure environment. Card is not present. Full Address Verification Service (ZIP code and full address) required. eCommerce requires additional data fields such as the merchant order number, valid eCommerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle.
Account Funding Prepaid	1.80%	\$0.20	
Auto Fuel Dispenser Debit	0.80%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/Retail except signature obtained. Must be less than or equal to \$500.00. May be authorized for full amount or for \$1.00. Magnetic Stripe Read/Contactless/Chip Read required. Cardholder Activated Terminal (CAT) indicator must be present. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Automated Fuel Dispensers (5542).
Auto Fuel Dispenser Debit Maximum	0.00%	\$0.95	
Auto Fuel Dispenser Prepaid	1.15%	\$0.15	
Auto Fuel Dispenser Prepaid Maximum	0.00%	\$0.95	
Card Not Present Debit	1.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Card Not Present/Signature Not Obtained/Mail or Phone Order. Invoice/order number required. Customer Service phone number in the merchant city field OR Customer Service phone number, merchant URL, or email address in the merchant city field for recurring payment transactions. Authorization required. Purchase date must be within 7 days of authorization date. Authorization and settlement amounts must match. Bill payment transactions must include bill payment indicators and registered MVV. Maximum 2 days to deposit & settle. Address Verification required unless Healthcare (4119, 5975, 5976, 7277, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8062, 8071, 8099), Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900).
Card Not Present Prepaid	1.75%	\$0.20	
Consumer Bill Payment — Non-Regulated Debit	1.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Transaction must meet existing CPS qualification and processing rules for any CPS program. Purchase transactions from regulated account ranges continue to qualify for existing Regulated fee programs. Purchase Return transactions continue to qualify for existing Credit Voucher fee programs. Eligible Merchant MCCs: Consumer Bill Payment Service (CBPS) merchant registered with Visa.
Consumer Bill Payment — Non-Regulated Prepaid	1.75%	\$0.20	
Debt Repayment — No Fees	0.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Meet existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Debt repayment indicator must be present in both authorization and clearing. Eligible transactions are payments on all loan types, except for payday loans, charged-off debt not collected by the originating financial institution, and time-barred debit. Cardholder cannot be charged a convenience fee. Requires registration and MVV must be present in the transaction. Priority debit routing commitment required. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Financial Institutions — Merchandise and Services (6012) and Non-Financial Institutions — Foreign Currency, Money Orders — Not Wire Transfer, and Travelers Checks (6051).
Debt Repayment — No Fees Maximum	0.00%	\$0.65	
Debt Repayment 2	0.65%	\$0.15	
Debt Repayment 2 Maximum	0.00%	\$0.65	
eCommerce Basic Debit	1.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Same requirements as CPS/Card Not Present but transaction takes place in a secure Internet environment. Authorization required. Address Verification required unless Emerging Market (9211, 9222, 9399, 8211, 8220, 8299, 5960, 6300, 4899, 4814, 6513, 5968, 5983, 8351, 8398), or Utilities (4900). eCommerce requires additional data fields in authorization and settlement. Bill payment transactions must include bill payment indicators and registered MVV. Purchase date must be within 7 days of authorization date (or within 3 days for Transaction Aggregation transactions). Authorization amount for Transaction Aggregation transactions must not exceed \$15.00. Maximum 2 days to deposit & settle.
eCommerce Basic Prepaid	1.75%	\$0.20	
eCommerce Preferred Debit	1.60%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Same requirements as eCommerce Basic, except require Cardholder Authentication Value (CAVV). Authorization required. Requires Visa Secure (formerly known as Verified by Visa). Maximum 2 days to deposit & settle.
eCommerce Preferred Prepaid	1.75%	\$0.20	
Electronic (EIRF) Debit	1.75%	\$0.20	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. Unattended Terminal transactions greater than \$15.00, except for Local & Suburban Commuter Passenger Transport (4111), Passenger Railways (4112), and Bus Lines (4131). For Passenger Transport (3000-3300, 4112, 4511): last 13 positions of merchant name must contain either description of ancillary purchase or ticket number; ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). Authorization is Referral/Voice-Authorized transaction. Transaction date is 3 days old. Bill payment transactions must include bill payment indicators and registered MVV. Signature or Infinite card transactions, CPS-qualified at Travel Service Merchants including, Airlines (3000-3300, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3441, 7512, 7513), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Transactions previously qualified for EIRF Credit may qualify for new Non-Qualified interchange rate. Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit Maximum	0.00%	\$0.95	
Electronic (EIRF) Prepaid	1.80%	\$0.20	
Electronic (EIRF) Prepaid Maximum	0.00%	\$0.95	
Government Debit	0.65%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Meet the existing requirements of CPS/Retail, CPS/Retail Key Entry, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred, with the exception that Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/eCommerce Basic, and CPS/eCommerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/Retail or CPS/Retail Key Entry are not eligible for this Program. Authorization required. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399), and Government-Owned Lotteries (7800).
Government Debit Maximum	0.00%	\$2.00	
Government Prepaid	0.65%	\$0.15	
Government Prepaid Maximum	0.00%	\$2.00	

Debit and Prepaid Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Hotel/Car: Card Not Present Debit	1.70%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Hotel/Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio/Rental Agreement number, no show indicator, and check-in/check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Car Rental Agencies (3351–3500), Lodging Hotels Motels Resorts (3501–3999), Lodging Hotels Motels Resorts Central Reservation Services (7011), Automobile Rental Agency (7512), Truck and Utility Trailer Rental (7513).
Hotel/Car: Card Not Present Prepaid	1.75%	\$0.20	
Hotel/Car: Card Present Debit	1.19%	\$0.10	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Hotel/Car Rental merchant. Authorized. Card is present. Magnetic Stripe Read/Contactless/Chip Read/Signature Obtained. Estimated length of stay required in authorization. Folio/Rental Agreement number and check-in/check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Car Rental Agencies (3351–3500), Lodging Hotels Motels Resorts (3501–3999), Lodging Hotels Motels Resorts Central Reservation Services (7011), Automobile Rental Agency (7512), Truck and Utility Trailer Rental (7513).
Hotel/Car: Card Present Prepaid	1.15%	\$0.15	
Hotel/Car: eCommerce Preferred Debit	1.70%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Hotel/Car Rental merchant. Authorized. Card not present. Estimated length of stay and Preferred Customer indicator required in authorization. Folio/Rental Agreement number, no show indicator, and check-in/check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount for Hotel or within 15% of transaction amount or \$75.00, whichever is greater, for Car Rental. Purchase date must be the same as hotel check-out date or car return date. eCommerce requires additional data fields in authorization and settlement. Requires Visa Secure (formerly known as Verified by Visa). Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Car Rental Agencies (3351–3500), Lodging Hotels Motels Resorts (3501–3999), Lodging Hotels Motels Resorts Central Reservation Services (7011), Automobile Rental Agency (7512), Truck and Utility Trailer Rental (7513).
Hotel/Car: eCommerce Preferred Prepaid	1.75%	\$0.20	
Passenger Transport Card Not Present Debit	1.70%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Authorized. Card Not Present/Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as authorization date. Maximum 8 days to deposit & settle. Eligible Merchant MCCs: Airline (3000-3300, 4511) or Passenger Railway (4112) merchant.
Passenger Transport Card Not Present Prepaid	1.75%	\$0.20	
Passenger Transport Card Present Debit	1.19%	\$0.10	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Authorized. Card Present/Magnetic Stripe Read/Contactless/Chip Read/Unattended Terminal at Passenger Railway (4112). Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. Purchase date is same as authorization date. Maximum 8 days to deposit & settle. Eligible Merchant MCCs: Airline (3000-3300, 4511) or Passenger Railway (4112) merchant.
Passenger Transport Card Present Prepaid	1.15%	\$0.15	
Passenger Transport eCommerce Preferred Debit	1.70%	\$0.15	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Authorized. Card Not Present/Not Magnetic Stripe Read. Full itinerary required including ticket number, passenger name, and trip leg data. Last 13 positions of merchant name must contain either description of ancillary purchase or ticket number. Ancillary data must be present (ancillary service category 1, ancillary ticket document number, issued in connection with ticket number, and passenger name). One or more clearing records for a single authorization. eCommerce requires additional data fields in authorization and settlement. Requires Visa Secure (formerly known as Verified by Visa). Purchase date same as authorization date. Maximum 8 days to deposit & settle. Eligible Merchant MCCs: Airline (3000-3300, 4511) or Passenger Railway (4112) merchant.
Passenger Transport eCommerce Preferred Prepaid	1.75%	\$0.20	
Restaurant Debit	1.19%	\$0.10	Eligible Cards: Debit and Prepaid Consumer. Eligible Criteria: Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization required and Magnetic Stripe Read/Contactless/Chip Read. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Restaurant Prepaid	1.15%	\$0.15	

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

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Advertising — Traditional Token, Non-DCAP	1.60%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Eligible Merchant MCCs: Advertising (7311).
Advertising — Traditional — Non-Tokenized	1.65%	\$0.10	
Advertising — Traditional Non-Token, DCAP	1.55%	\$0.10	
Advertising — Traditional Token, DCAP	1.50%	\$0.10	
Advertising — Traditional Rewards Token, Non-DCAP	1.75%	\$0.10	
Advertising — Traditional Rewards — Non-Tokenized	1.80%	\$0.10	
Advertising — Traditional Rewards Non-Token, DCAP	1.70%	\$0.10	
Advertising — Traditional Rewards Token, DCAP	1.65%	\$0.10	
Advertising — Signature/Infinite (Spend-not-qualified) Token, Non-DCAP	1.80%	\$0.10	
Advertising — Signature/Infinite — Non-Tokenized	1.85%	\$0.10	
Advertising — Signature/Infinite (Spend-not-qualified) Non-Token, DCAP	1.75%	\$0.10	
Advertising — Signature/Infinite (Spend-not-qualified) Token, DCAP	1.70%	\$0.10	
Advertising — Signature Preferred/Infinite (Spend-qualified) Token, Non-DCAP	2.35%	\$0.10	
Advertising — Signature Preferred/Infinite — Non-Tokenized	2.40%	\$0.10	
Advertising — Signature Preferred/Infinite (Spend-qualified) Non-Token, DCAP	2.30%	\$0.10	
Advertising — Signature Preferred/Infinite (Spend-qualified) Token, DCAP	2.25%	\$0.10	
Charity and Religious Organizations Credit — Token, Non-DCAP	1.35%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Must be recognized by the Internal Revenue Service (IRS) as having tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Charitable & Social Service Organizations (8398) and Religious Organizations (8661).
Charity and Religious Organizations Credit — Non-Token, DCAP	1.30%	\$0.05	
Charity and Religious Organizations Credit — Token, DCAP	1.30%	\$0.05	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Consumer Bill Payment — Traditional Token, Non-DCAP	1.84%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Eligible Merchant: Consumer Bill Payment Service (CBPS) merchant registered with Visa.
Consumer Bill Payment — Traditional Non-Token, DCAP	1.79%	\$0.10	
Consumer Bill Payment — Traditional Token, DCAP	1.74%	\$0.10	
Consumer Bill Payment — Traditional Rewards	1.99%	\$0.10	
Consumer Bill Payment — Traditional Rewards Non-Token, DCAP	1.94%	\$0.10	
Consumer Bill Payment — Traditional Rewards Token, DCAP	1.89%	\$0.10	
Consumer Bill Payment — Signature	2.00%	\$0.10	
Consumer Bill Payment — Signature Non-Token, DCAP	1.95%	\$0.10	
Consumer Bill Payment — Signature Token, DCAP	1.90%	\$0.10	
Consumer Bill Payment — Signature Preferred	2.45%	\$0.10	
Consumer Bill Payment — Signature Preferred Non-Token, DCAP	2.40%	\$0.10	
Consumer Bill Payment — Signature Preferred Token, DCAP	2.35%	\$0.10	
Consumer Bill Payment — Infinite (Spend-not-qualified) Token, Non-DCAP	2.15%	\$0.10	
Consumer Bill Payment — Infinite (Spend-not-qualified) Non-Token, DCAP	2.10%	\$0.10	
Consumer Bill Payment — Infinite (Spend-not-qualified) Token, DCAP	2.05%	\$0.10	
Consumer Bill Payment — Infinite (Spend-not-qualified) Token, Non-DCAP	2.55%	\$0.10	
Consumer Bill Payment — Infinite (Spend-qualified) Non-Token, DCAP	2.50%	\$0.10	
Consumer Bill Payment — Infinite (Spend-qualified) Token, DCAP	2.45%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Education — Traditional Token, Non-DCAP	1.48%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Must be CPS-qualified, card-present and card-not-present transactions. Transaction amount \$500 and above, transactions under \$500 may qualify Product 1 or Product 2 fee programs. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Elementary and Secondary Schools (8211), Colleges, Universities, Professional Schools and Junior Colleges (8220), Correspondence Schools (8241), Business and Secretarial Schools (8244), Vocational and Trade Schools (8249), Schools and Educational Services (not elsewhere classified) (8299), and Child Care Services (8351).
Education — Traditional — Non-Tokenized	1.53%	\$0.05	
Education — Traditional Non-Token, DCAP	1.43%	\$0.05	
Education — Traditional Token, DCAP	1.38%	\$0.05	
Education — Traditional Rewards Token, Non-DCAP	1.48%	\$0.05	
Education — Traditional Rewards — Non-Tokenized	1.53%	\$0.05	
Education — Traditional Rewards Non-Token, DCAP	1.43%	\$0.05	
Education — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Education — Infinite (Spend-qualified) Token, Non-DCAP	2.20%	\$0.10	
Education — Infinite — Non-Tokenized	2.25%	\$0.10	
Education — Infinite (Spend-qualified) Non-Token, DCAP	2.15%	\$0.10	
Education — Infinite (Spend-qualified) Token, DCAP	2.10%	\$0.10	
Education — Signature/ Infinite (Spend-not-qualified) Token, Non-DCAP	1.48%	\$0.05	
Education — Signature/ Infinite — Non-Tokenized	1.53%	\$0.05	
Education — Signature/ Infinite (Spend-not-qualified) Non-Token, DCAP	1.43%	\$0.05	
Education — Signature/ Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Education — Signature Preferred Token, Non-DCAP	2.20%	\$0.10	
Education — Signature Preferred — Non-Tokenized	2.25%	\$0.10	
Education — Signature Preferred Non-Token, DCAP	2.15%	\$0.10	
Education — Signature Preferred Token, DCAP	2.10%	\$0.10	
Fuel Consumer Credit	1.15%	\$0.25	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Must be CPS-qualified. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Service Stations (5541) and Automated Fuel Dispensers (5542).
Fuel Consumer Credit Maximum	0.00%	\$1.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Government Credit — Token, Non-DCAP	1.50%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Address Verification Service (AVS) is not required for the CPS/Card Not Present, CPS/eCommerce Basic, and CPS/eCommerce Preferred programs. Consumer debit and prepaid transactions that meet CPS/ Retail or CPS/Retail Key Entry are not eligible for this Program. Authorization required. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399), and Government-Owned Lotteries (7800).
Government Credit — Non-Token, DCAP	1.45%	\$0.10	
Government Credit — Token, DCAP	1.40%	\$0.10	
Government Debit Maximum	0.00%	\$2.00	
Government Prepaid Maximum	0.00%	\$2.00	
Healthcare — Traditional Token, Non-DCAP	1.48%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Transaction amount of \$500 and above. Transactions under \$500 may qualify for Product 1 or Product 2 fee programs. Eligible Merchant MCCs: Veterinary Services (0742), Ambulance Services (4119), Counseling Services — Debt, Marriage and Personal (7277), Doctors and Physicians (not elsewhere classified) (8011), Dentists and Orthodontists (8021), Osteopaths (8031), Chiropractors (8041), Optometrists and Ophthalmologists (8042), Opticians, Optical Goods and Eyeglasses (8043), Podiatrists and Chiropodists (8049), Nursing and Personal Care Facilities (8050), Hospital (8062), Medical and Dental Laboratories (8071), Home Health Care Service (8082) and Medical Services and Health Practitioners (not elsewhere classified) (8099).
Healthcare — Traditional — Non-Tokenized	1.53%	\$0.05	
Healthcare — Traditional Non-Token, DCAP	1.43%	\$0.05	
Healthcare — Traditional Token, DCAP	1.38%	\$0.05	
Healthcare — Traditional Rewards Token, Non-DCAP	1.48%	\$0.05	
Healthcare — Traditional Rewards — Non-Tokenized	1.53%	\$0.05	
Healthcare — Traditional Rewards Non-Token, DCAP	1.43%	\$0.05	
Healthcare — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Healthcare — Infinite (Spend-qualified) Token, Non-DCAP	2.35%	\$0.10	
Healthcare — Infinite — Non-Tokenized	2.40%	\$0.10	
Healthcare — Infinite (Spend-qualified) Non-Token, DCAP	2.30%	\$0.10	
Healthcare — Infinite (Spend-qualified) Token, DCAP	2.25%	\$0.10	
Healthcare — Signature/ Infinite (Spend-not-qualified) Token, Non-DCAP	1.48%	\$0.05	
Healthcare — Signature/ Infinite — Non-Tokenized	1.53%	\$0.05	
Healthcare — Signature/ Infinite (Spend-not-qualified) Non-Token, DCAP	1.43%	\$0.05	
Healthcare — Signature/ Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Healthcare — Signature Preferred Token, Non-DCAP	2.35%	\$0.10	
Healthcare — Signature Preferred — Non-Tokenized	2.40%	\$0.10	
Healthcare — Signature Preferred Non-Token, DCAP	2.30%	\$0.10	
Healthcare — Signature Preferred Token, DCAP	2.25%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
✓ Installment Credential Credit >U.S.\$50 Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. Eligible Merchant MCCs: Computer Network Information Svcs (4816), Drugs & Drug Proprietors (5122), Drinking Places — Bars, Taverns, Nightclubs (5813), Digital Goods — Games (5816), Drug Store Proprietors (5912), Liquor Stores (5921), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Direct Marketing — Continuity/Subscription Merchant (5968), Cigar Shops & Stands (5993), Non-Financial Inst-Store Value Card (6540), Dating Services (7273), Intra-Government Purchases (9405), Bail and Bond Payments (9223).
✓ Installment Credential Credit >U.S.\$50 — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit <= \$50 Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is less than or equal to \$50.00. Ineligible Merchant MCCs: Computer Network Information Svcs (4816), Money Transfer (4829), Drugs & Drug Proprietors (5122), Automated Fuel Dispensers (5542), Drinking Places — Bars, Taverns, Nightclubs (5813), Digital Goods — Games (5816), Drug Store Proprietors (5912), Liquor Stores (5921), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Direct Marketing — Continuity/Subscription Merchant (5968), Cigar Shops & Stands (5993), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Non-Financial Inst-Store Value Card (6540), Dating Services (7273), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Intra-Government Purchases (9405), Government-Owned Lotteries (9406), Bail and Bond Payments (9223). Effective 10/23/2026
✓ Installment Credential Credit <= \$50 — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	
✓ Installment Credential Credit — Telecommunications — Product 2 — Non-Token, Non-DCAP Effective 10/23/2026	✓ 2.10% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. CPS qualification met for Product 2. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit — Telecommunications — Product 1 — Token — Non-Token, Non-DCAP Effective 10/23/2026	✓ 2.50% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. CPS qualification met for Product 1 — Token. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit — Telecommunications — Product 1 — Token — Token, Non-DCAP Effective 10/23/2026	✓ 2.45% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	
✓ Installment Credential Credit — Telecommunications — Product 1 — Token — Non-Token, DCAP Effective 10/23/2026	✓ 2.40% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	
✓ Installment Credential Credit — Telecommunications — Product 1 — Token — Token, DCAP Effective 10/23/2026	✓ 2.35% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	
✓ Installment Credential Credit — Telecommunications — Recurring Bill Payment — Non-Token, Non-DCAP Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. CPS qualification met for Recurring Bill Payment or Recurring Bill Payment — Non-Tokenized. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit — Telecommunications — Recurring Bill Payment — Non-Token, Non-DCAP — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
✓ Installment Credential Credit — Telecommunications — Small Merchant — Non-Token, Non-DCAP Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. CPS qualification met for Small Merchant Telecommunications and Cable. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit Token — Telecommunications — Small Merchant — Non-Token, Non-DCAP — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	Effective 10/23/2026
✓ Installment Credential Credit Token — Telecommunications — Small Merchant Product 2 — Non-Token, Non-DCAP Effective 10/23/2026	✓ 1.88% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. CPS qualification met for Small Merchant Product 2. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit — Telecommunications — Small Merchant Product 1 — Non-Token, Non-DCAP Effective 10/23/2026	✓ 2.18% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	Eligible Criteria: Transactions completed with Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. CPS qualification met for Small Merchant Product 1. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Installment Credential Credit — Telecommunications — Small Merchant Product 1 — Token, Non-DCAP Effective 10/23/2026	✓ 2.13% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	
✓ Installment Credential Credit — Telecommunications — Small Merchant Product 1 — Non-Token, DCAP Effective 10/23/2026	✓ 2.08% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	
✓ Installment Credential Credit — Telecommunications — Small Merchant Product 1 — Token, DCAP Effective 10/23/2026	✓ 2.03% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	
✓ Installment Credential Standard Credit (95) Effective TBD	✓ 2.70% Effective TBD	✓ \$0.10 Effective TBD	Eligible Criteria: Transactions completed with Visa Installment Credential Standard Credit at a U.S. merchant location. Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective TBD

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Insurance — Traditional Token, Non-DCAP	1.48%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Transaction amount of \$500 and above. Transactions under \$500 may qualify for Product 1 or Product 2 fee programs. Eligible Merchant MCCs: Direct marketing — Insurance Services (5960) and Insurance Sales, Underwriting and Premiums (6300).
Insurance — Traditional — Non-Tokenized	1.53%	\$0.05	
Insurance — Traditional Non-Token, DCAP	1.43%	\$0.05	
Insurance — Traditional Token, DCAP	1.38%	\$0.05	
Insurance — Traditional Rewards Token, Non-DCAP	1.48%	\$0.05	
Insurance — Traditional Rewards — Non-Tokenized	1.53%	\$0.05	
Insurance — Traditional Rewards Non-Token, DCAP	1.43%	\$0.05	
Insurance — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Insurance — Signature/Infinite (Spend-not-qualified) Token, Non-DCAP	1.48%	\$0.05	
Insurance — Signature/Infinite — Non-Tokenized	1.53%	\$0.05	
Insurance — Signature/Infinite (Spend-not-qualified) Non-Token, DCAP	1.43%	\$0.05	
Insurance — Signature/Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Insurance — Signature Preferred/Infinite (Spend-qualified) Token, Non-DCAP	2.30%	\$0.10	
Insurance — Signature Preferred/Infinite — Non-Tokenized	2.35%	\$0.10	
Insurance — Signature Preferred/Infinite (Spend-qualified) Non-Token, DCAP	2.25%	\$0.10	
Insurance — Signature Preferred/Infinite (Spend-qualified) Token, DCAP	2.20%	\$0.10	
Non-Qualified Consumer Credit	3.15%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Signature Preferred, Infinite cards. Eligible Criteria: Credit purchase and account funding transactions that do not qualify for CPS, that meet existing Electronic or Standard fee programs.
✓ Non-Qualified Consumer Credit — Installment Credential Credit >\$50.00 Effective 10/23/2026	✓ 3.15% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	Eligible Criteria: Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
✓ Non-Qualified Consumer Credit — Installment Credential Credit ≤ \$50.00 Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Visa Installment Credential Credit at a U.S. merchant location and amount is equal to or less than \$50.00. Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, games of chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Non-Qualified Consumer Credit — Installment Credential Credit ≤ \$50.00 — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	
✓ Non-Qualified Consumer Credit — Installment Credential Standard Effective 10/23/2026	✓ 2.70% Effective 10/23/2026	✓ \$0.10 Effective 10/23/2026	Eligible Criteria: Eligible Criteria: Visa Installment Credential Standard Credit at a U.S. merchant location. Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, games of chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
Non-Qualified Consumer Credit Maximum for MCC 5541 and 5542	0.00%	\$1.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Signature Preferred, Infinite cards. Eligible Criteria: Credit purchase and account funding transactions that do not qualify for CPS, that meet existing Electronic or Standard fee programs.
Product 1 Card Not Present — Traditional Token, Non-DCAP	1.84%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Not Present Credit, Retail Key Entry Credit, Passenger Transport — Card Not Present/eCommerce, eCommerce Basic, eCommerce Preferred — Retail/Passenger Transport/Hotel/Car Rental, Hotel/Car Rental — Card Not Present/eCommerce, Car Rental — Card Not Present. Transaction amount under \$500.
Product 1 Card Not Present — Traditional — Non-Tokenized	1.89%	\$0.10	
Product 1 Card Not Present — Traditional Non-Token, DCAP	1.79%	\$0.10	
Product 1 Card Not Present — Traditional Token, DCAP	1.74%	\$0.10	
Product 1 Card Not Present — Traditional Rewards Token, Non-DCAP	1.99%	\$0.10	
Product 1 Card Not Present — Traditional Rewards — Non-Tokenized	2.04%	\$0.10	
Product 1 Card Not Present — Traditional Rewards Non-Token, DCAP	1.94%	\$0.10	
Product 1 Card Not Present — Traditional Rewards Token, DCAP	1.89%	\$0.10	
Product 1 Card Not Present — Infinite (Spend-qualified) Token, Non-DCAP	2.55%	\$0.10	
Product 1 Card Not Present — Infinite (Spend-qualified) — Non-Tokenized	2.60%	\$0.10	
Product 1 Card Not Present — Infinite (Spend-qualified) Non-Token, DCAP	2.50%	\$0.10	
Product 1 Card Not Present — Infinite (Spend-qualified) Token, DCAP	2.45%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Product 1 Card Not Present — Infinite (Spend-not-qualified) Token, Non-DCAP	2.15%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Not Present Credit, Retail Key Entry Credit, Passenger Transport — Card Not Present/eCommerce, eCommerce Basic, eCommerce Preferred — Retail/Passenger Transport/Hotel/Car Rental, Hotel/Car Rental — Card Not Present/eCommerce, Car Rental — Card Not Present. Transaction amount under \$500.
Product 1 Card Not Present — Infinite (Spend-not-qualified) — Non-Tokenized	2.20%	\$0.10	
Product 1 Card Not Present — Infinite (Spend-not-qualified) Non-Token, DCAP	2.10%	\$0.10	
Product 1 Card Not Present — Infinite (Spend-not-qualified) Token, DCAP	2.05%	\$0.10	
Product 1 Card Not Present — Signature Token, Non-DCAP	2.00%	\$0.10	
Product 1 Card Not Present — Signature — Non-Tokenized	2.05%	\$0.10	
Product 1 Card Not Present — Signature Non-Token, DCAP	1.95%	\$0.10	
Product 1 Card Not Present — Signature Token, DCAP	1.90%	\$0.10	
Product 1 Card Not Present — Signature Preferred Token, Non-DCAP	2.45%	\$0.10	
Product 1 Card Not Present — Signature Preferred — Non-Tokenized	2.50%	\$0.10	
Product 1 Card Not Present — Signature Preferred Non-Token, DCAP	2.40%	\$0.10	
Product 1 Card Not Present — Signature Preferred Token, DCAP	2.35%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Not Present Credit, Retail Key Entry Credit, Passenger Transport — Card Not Present/eCommerce, eCommerce Basic, eCommerce Preferred — Retail/Passenger Transport/Hotel/Car Rental, Hotel/Car Rental — Card Not Present/eCommerce, Car Rental — Card Not Present. Transaction amount under \$500. Restaurant CNP token transactions may qualify at the lower Restaurant 2 rates while non-token CNP transactions will continue to qualify at Restaurant 1. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Product 1 Card Not Present — Traditional/Rewards — Restaurant	2.20%	\$0.00	
Product 1 Card Not Present — Traditional/Rewards — Restaurant Minimum	0.00%	\$0.08	
Product 1 Card Not Present — Signature/Infinite/Signature Preferred — Restaurant	2.70%	\$0.00	
Product 1 Card Not Present — Signature/Infinite/Signature Preferred — Restaurant Minimum	0.00%	\$0.08	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Transactions must meet requirements for CPS/Card Not Present Credit, CPS/Retail Key Entry Credit, CPS/Passenger Transport — Card Not Present/eCommerce, CPS/eCommerce Basic, CPS/eCommerce Preferred — Retail/Passenger Transport/Hotel/Car Rental, CPS/Hotel/Car Rental — Card Not Present/eCommerce, CPS/Car Rental — Card Not Present. Transaction Amount under \$500. Taxi CNP token transactions may qualify at the lower Taxi 2 rates while non-token CNP transactions may continue to qualify at Taxi 1. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Taxis & Limousines (4121).
Product 1 Card Not Present — Traditional/Rewards — Taxi	2.20%	\$0.00	
Product 1 Card Not Present — Traditional/Rewards — Taxi Minimum	0.00%	\$0.08	
Product 1 Card Not Present — Signature/Infinite/Signature Preferred — Taxi	2.70%	\$0.00	
Product 1 Card Not Present — Signature/Infinite/Signature Preferred — Taxi Minimum	0.00%	\$0.08	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Product 2 Card Present — Traditional	1.51%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Transactions must meet requirements for CPS/Restaurant, CPS/Retail, CPS/Small Ticket, CPS/Hotel/Car Rental/Passenger Transport — Card Present. Transaction amount under \$500.
Product 2 Card Present — Traditional Rewards	1.65%	\$0.10	
Product 2 Card Present — Signature (Spend-not-qualified)	1.65%	\$0.10	
Product 2 Card Present — Infinite (Spend-not-qualified)	1.90%	\$0.10	
Product 2 Card Present — Signature Preferred (Spend-qualified)	2.10%	\$0.10	
Product 2 Card Present — Infinite (Spend-qualified)	2.30%	\$0.10	
Product 2 Card Present Restaurant Traditional/Traditional Rewards — Traditional Token, Non-DCAP	2.15%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Present Restaurant, Retail, Small Ticket, Hotel/Car Rental/Passenger Transport — Card Present. Transaction amount under \$500. Restaurant CNP token transactions may qualify at the lower Restaurant 2 rates while non-token CNP transactions will continue to qualify at Restaurant 1. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Product 2 Card Present — Traditional/Rewards Restaurant Minimum	0.00%	\$0.04	
Product 2 Card Present Restaurant Traditional/Traditional Rewards — Traditional Non-Token, DCAP	2.10%	\$0.00	
Product 2 Card Present Restaurant Traditional/Traditional Rewards — Traditional Non-Token, DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Restaurant Traditional/Traditional Rewards — Traditional Token, DCAP	2.05%	\$0.00	
Product 2 Card Present Restaurant Traditional/Traditional Rewards — Traditional Token, DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Restaurant Signature/Infinite (Spend-not-qualified)/Signature Preferred/Infinite (Spend-qualified) — Traditional Token, Non-DCAP	2.65%	\$0.00	
Product 2 Card Present Restaurant Signature/Infinite (Spend-not-qualified)/Signature Preferred/Infinite (Spend-qualified) — Traditional Token, Non-DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Restaurant Signature/Infinite (Spend-not-qualified)/Signature Preferred/Infinite (Spend-qualified) — Signature Preferred Non-Token, DCAP	2.60%	\$0.00	
Product 2 Card Present Restaurant Signature/Infinite (Spend-not-qualified)/Signature Preferred/Infinite (Spend-qualified) — Traditional Non-Token, DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Restaurant Signature/Infinite (Spend-not-qualified)/Signature Preferred/Infinite (Spend-qualified) — Signature Preferred Token, DCAP	2.55%	\$0.00	
Product 2 Card Present Restaurant Signature/Infinite (Spend-not-qualified)/Signature Preferred/Infinite (Spend-qualified) — Traditional Token, DCAP Minimum	0.00%	\$0.04	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Product 2 Card Present Taxi Traditional/Traditional Rewards — Traditional Token, Non-DCAP	2.15%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Present Restaurant, Retail, Small Ticket, Hotel/Car Rental/Passenger Transport — Card Present. Transaction amount under \$500. Taxi CNP token transactions may qualify at the lower Taxi 2 rates while non-token CNP transactions will continue to qualify at Taxi 1. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Taxis & Limousines (4121).
Product 2 Card Present — Traditional/Rewards Taxi Minimum	0.00%	\$0.04	
Product 2 Card Present Taxi Traditional/Traditional Rewards — Traditional Non-Token, DCAP	2.10%	\$0.00	
Product 2 Card Present Taxi Traditional/Traditional Rewards — Traditional Non-Token, DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Taxi Traditional/Traditional Rewards — Traditional Token, DCAP	2.05%	\$0.00	
Product 2 Card Present Taxi Traditional/Traditional Rewards — Traditional Token, DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Taxi Signature/Infinite (Spend-not-qualified)/ Signature Preferred/ Infinite (Spend-qualified) — Traditional Token, Non-DCAP	2.65%	\$0.00	
Product 2 Card Present — Signature/Infinite/Signature Preferred Taxi Minimum	0.00%	\$0.04	
Product 2 Card Present Taxi Signature/Infinite (Spend-not-qualified)/ Signature Preferred/Infinite (Spend-qualified) — Signature Preferred Non-Token, DCAP	2.60%	\$0.00	
Product 2 Card Present Taxi Signature/Infinite (Spend-not-qualified)/ Signature Preferred/ Infinite (Spend-qualified) — Traditional Non-Token, DCAP Minimum	0.00%	\$0.04	
Product 2 Card Present Taxi Signature/Infinite (Spend-not-qualified)/ Signature Preferred/Infinite (Spend-qualified) — Signature Preferred Token, DCAP	2.55%	\$0.00	
Product 2 Card Present Taxi Signature/Infinite (Spend-not-qualified)/ Signature Preferred/ Infinite (Spend-qualified) — Traditional Token, DCAP Minimum	0.00%	\$0.04	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Real Estate — Traditional Token, Non-DCAP	1.48%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Transaction amount of \$500 and above. Transactions under \$500 may qualify for Product 1 or Product 2 fee programs. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Real Estate Agents and Managers — Rentals (6513).
Real Estate — Traditional — Non-Tokenized	1.53%	\$0.05	
Real Estate — Traditional Non-Token, DCAP	1.43%	\$0.05	
Real Estate — Traditional Token, DCAP	1.38%	\$0.05	
Real Estate — Traditional Rewards Token, Non-DCAP	1.48%	\$0.05	
Real Estate — Traditional Rewards — Non-Tokenized	1.53%	\$0.05	
Real Estate — Traditional Rewards Non-Token, DCAP	1.43%	\$0.05	
Real Estate — Traditional Rewards Token, DCAP	1.38 %	\$0.05	
Real Estate — Infinite (Spend-qualified) Token, Non-DCAP	2.20%	\$0.10	
Real Estate — Infinite — Non-Tokenized	2.25%	\$0.10	
Real Estate — Infinite (Spend-qualified) Non-Token, DCAP	2.15%	\$0.10	
Real Estate — Infinite (Spend-qualified) Token, DCAP	2.10%	\$0.10	
Real Estate — Signature/ Infinite (Spend-not-qualified) Token, Non-DCAP	1.48%	\$0.05	
Real Estate — Signature/ Infinite — Non-Tokenized	1.53%	\$0.05	
Real Estate — Signature/ Infinite (Spend-not-qualified) Non-Token, DCAP	1.43%	\$0.05	
Real Estate — Signature/ Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Real Estate — Signature Preferred Token, Non-DCAP	2.20%	\$0.10	
Real Estate — Signature Preferred — Non-Tokenized	2.25%	\$0.10	
Real Estate — Signature Preferred Non-Token, DCAP	2.15%	\$0.10	
Real Estate — Signature Preferred Token, DCAP	2.10%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Services — Traditional Token, Non-DCAP	1.60%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Transaction amount of \$100 and above. Transactions under \$100 may qualify for Product 1 or Product 2 fee programs. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Agricultural Co-operatives (0763), Landscaping and Horticultural Services (0780), General Contractors — Residential and Commercial (1520), Heating, Plumbing, and Air Conditioning Contractors (1711), Electrical Contractors (1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (1740), Carpentry Contractors (1750), Roofing, Siding, and Sheet Metal Work Contractors (1761), Concrete Work Contractors (1771), Special Trade Contractors (Not Elsewhere Classified) (1799), Miscellaneous Publishing and Printing (2741), Typesetting, Plate Making and Related Services (2791), Specialty Cleaning, Polishing and Sanitation Preparations (2842), Motor Freight Carriers and Trucking — Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (4214), Courier Services — Air and Ground, and Freight Forwarders (4215), Public Warehousing and Storage — Farm Products, Refrigerated Goods, Household Goods, and Storage (4225), Computer Network/Information Services (4816), Telegraph Services (4821), Plumbing and Heating Equipment and Supplies (5074), Electric Vehicle Charging (5552), Tailors, Seamstresses, Mending, and Alterations (5697), Direct Marketing — Other Direct Marketers (Not Elsewhere Classified) (5969), Hearing Aids — Sales, Service, and Supply (5975), Orthopedic Goods — Prosthetic Devices (5976), Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983), Swimming Pools — Sales and Service (5996), Electric Razor Stores — Sales and Service (5997), Laundry, Cleaning, and Garment Services (7210), Laundries — Family and Commercial (7211), Dry Cleaners (7216), Carpet and Upholstery Cleaning (7217), Photographic Studios (7221), Beauty and Barber Shops (7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (7251), Funeral Services and Crematories (7261), Dating Services (7273), Tax Preparation Services (7276), Buying and Shopping Services and Clubs (7278), Massage Parlors (7297), Health and Beauty Spas (7298), Miscellaneous Personal Services (Not Elsewhere Classified) (7299), Consumer Credit Reporting Agencies (7321), Commercial Photography, Art, and Graphics (7333), Quick Copy, Reproduction, and Blueprinting Services (7338), Stenographic and Secretarial Support (7339), Exterminating and Disinfecting Services (7342), Cleaning, Maintenance, and Janitorial Services (7349), Employment Agencies and Temporary Help Services (7361), Computer Programming, Data Processing, and Integrated Systems Design Services (7372), Information Retrieval Services (7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (7379), Management, Consulting, and Public Relations Services (7392), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (7393), Photofinishing Laboratories and Photo Developing (7395), Business Services (Not Elsewhere Classified) (7399), Parking Lots, Parking Meters and Garages (7523), Automotive Body Repair Shops (7531), Tire Retreading and Repair Shops (7534), Automotive Paint Shops (7535), Automotive Service Shops (Non-Dealer) (7538), Car Washes (7542), Towing Services (7549), Electronics Repair Shops (7622), Air Conditioning and Refrigeration Repair Shops (7623), Electrical and Small Appliance Repair Shops (7629), Watch, Clock and Jewelry Repair (7631), Furniture — Reupholstery, Repair, and Refinishing (7641), Welding Services (7692), Miscellaneous Repair Shops and Related Services (7699), Legal Services and Attorneys (8111), Civic, Social, and Fraternal Associations (8641), Accounting, Auditing, and Bookkeeping Services (8931) and Professional Services (Not Elsewhere Classified) (8999).
Services — Traditional — Non-Tokenized	1.65%	\$0.10	
Services — Traditional Non-Token, DCAP	1.55%	\$0.10	
Services — Traditional Token, DCAP	1.50%	\$0.10	
Services — Traditional Rewards Token, Non-DCAP	1.75%	\$0.10	
Services — Traditional Rewards — Non-Tokenized	1.80%	\$0.10	
Services — Traditional Rewards Non-Token, DCAP	1.70%	\$0.10	
Services — Traditional Rewards Token, DCAP	1.65%	\$0.10	
Services — Infinite (Spend-not-qualified) Token, Non-DCAP	1.90%	\$0.10	
Services — Infinite (Non-Qualified) — Non-Tokenized	1.95%	\$0.10	
Services — Infinite (Spend-not-qualified) Non-Token, DCAP	1.85%	\$0.10	
Services — Infinite (Spend-not-qualified) Token, DCAP	1.80%	\$0.10	
Services — Infinite (Spend-qualified) Token, Non-DCAP	2.35%	\$0.10	
Services — Infinite (Qualified) — Non-Tokenized	2.40%	\$0.10	
Services — Infinite (Spend-qualified) Non-Token, DCAP	2.30%	\$0.10	
Services — Infinite (Spend-qualified) Token, DCAP	2.25%	\$0.10	
Services — Signature Token, Non-DCAP	1.90%	\$0.10	
Services — Signature — Non-Tokenized	1.95%	\$0.10	
Services — Signature Non-Token, DCAP	1.85%	\$0.10	
Services — Signature Token, DCAP	1.80%	\$0.10	
Services — Signature Preferred Token, Non-DCAP	2.35%	\$0.10	
Services — Signature Preferred — Non-Tokenized	2.40%	\$0.10	
Services — Signature Preferred Non-Token, DCAP	2.30%	\$0.10	
Services — Signature Preferred Token, DCAP	2.25%	\$0.10	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Signature/Infinite Travel	2.30%	\$0.10	Eligible Cards: Visa Signature and Infinite (Spend-not-qualified). Eligible Criteria: Purchase and account funding transactions from travel service merchants that are CPS-qualified. Eligible Merchant MCCs: Airlines/Car Rental Companies/Hotels (3000–3999), Passenger Railways (4112), Steamship and Cruise Lines (4411), Airlines and Air Carriers (not elsewhere classified) (4511), Travel Agencies and Tour Operators (4722), Eating Places and Restaurants (5812), Fast Food Restaurants (5814), Lodging — Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) (7011), Automobile Rental Agency (7512) and Truck and Utility Trailer Rentals (7513).
Small Ticket Service Station & Government	1.65%	\$0.04	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible Criteria: Transactions must meet CPS Credit qualification requirements, purchase date must be within 1 day of authorization date, amount must be less than or equal to \$15.00, maximum 2 days to deposit & settle. Eligible Merchant MCCs: Service Station (5541), Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399). Ineligible Merchant MCCs: Signature Preferred and Infinite card at Service Station (5541) are not eligible but may qualify for Fuel Consumer Credit rate. Signature Preferred and Infinite card at Court Costs (9211), Fines (9222), Tax Payments (9311), Government Services (9399) are not eligible but may qualify for Government Credit rate.
Small Ticket Traditional & Traditional Rewards	1.90%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible Criteria: Transactions must meet CPS Credit qualification requirements, purchase date must be within 1 day of authorization date, amount must be less than or equal to \$15.00, maximum 2 days to deposit & settle. Eligible Merchant MCCs: Local and Suburban Commuter Passenger Transportation, Including Ferries (4111), Passenger Railways (4112), Bus Lines (4131), Discount Stores (5310), Variety Stores (5331), Miscellaneous General Merchandise (5399), Miscellaneous Food Stores — Convenience Stores and Specialty Markets (5499), Electric Vehicle Charging (5552), Laundries — Family and Commercial (7211), Dry Cleaners (7216), Parking Lots Meters and Garages (7523), Car Washes (7542), Government-owned Lotteries (eCommerce region only) (7800), Motion Picture Theaters (7832), Video Game Arcades/Establishments (7994), and Betting, Including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers at Race Tracks (7995).
Small Ticket Traditional & Traditional Rewards Minimum	0.00%	\$0.04	
Small Ticket Signature & Infinite (Spend-not-qualified)	2.20%	\$0.00	
Small Ticket Signature & Infinite (Spend-not-qualified) Minimum	0.00%	\$0.04	
Small Ticket Preferred & Infinite (Spend-qualified)	2.20%	\$0.00	
Small Ticket Preferred & Infinite (Spend-qualified) Minimum	0.00%	\$0.04	
Supermarket — Traditional	1.50%	\$0.07	Eligible Cards: Traditional, Traditional Rewards, Signature and Infinite consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Transactions must meet CPS Supermarket Credit or CPS Small Ticket Credit criteria. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Grocery Stores/Supermarkets (5411).
Supermarket — Rewards	1.50%	\$0.07	
Supermarket — Signature & Infinite (Spend-not-qualified)	1.65%	\$0.07	
Supermarket — Signature Preferred & Infinite (Spend-qualified)	2.00%	\$0.07	
Telecommunications & Cable Traditional/Traditional Rewards/Signature/Infinite (Spend-not-qualified) — Token, Non-DCAP	1.48%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Transaction amount of \$100 and above. Transactions under \$100 may qualify for Product 1 or Product 2 fee programs. Small Merchant CNP token transactions may qualify at lower tokenized rates while non-token transactions may qualify at higher non-tokenized rates. Eligible Merchant MCCs: Telecommunication Services, Including Local and Long Distance Calls, Credit Card Calls, Calls Through use of Magnetic-Stripe-Reading Telephones and Fax Services (4814) and Cable, Satellite and Other Pay Television/Radio/Streaming Services (4899).
Telecommunications & Cable Recurring Bill Payment Credit — Non-Tokenized	1.53%	\$0.05	
Telecommunications & Cable Traditional/Traditional Rewards/Signature/Infinite (Spend-not-qualified) — Non-Token, DCAP	1.43%	\$0.05	
Telecommunications & Cable Traditional/Traditional Rewards/Signature/Infinite (Spend-not-qualified) — Token, DCAP	1.38%	\$0.05	
Telecommunications & Cable Signature Preferred/Infinite (Spend-qualified) — Token, Non-DCAP	2.25%	\$0.05	
Telecommunications & Cable Recurring Bill Payment — Signature Preferred/Infinite — Non-Tokenized	2.30%	\$0.05	

Consumer Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Telecommunications & Cable Signature Preferred/Infinite (Spend-qualified) — Signature Preferred Non-Token, DCAP	2.20%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Authorization required. Eligible Merchant MCCs: Airlines and Air Carriers (3000–3350), Car Rental Agencies (3351–3500), Lodging — Hotels, Motels, Resorts (3501–3999), Passenger Railways (4112), Steamship and Cruise Lines (4411), Airlines and Air Carriers (not elsewhere classified) (4511), Travel Agencies and Tour Operators (4722), Lodging — Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) (7011), Automobile Rental Agency (7512) and Truck and Utility Trailer Rentals (7513).
Telecommunications & Cable Signature Preferred/Infinite (Spend-qualified) — Signature Preferred Token, DCAP	2.15%	\$0.05	
Travel — Traditional Token, Non-DCAP	1.70%	\$0.10	
Travel — Traditional Non-Token, DCAP	1.65%	\$0.10	
Travel — Traditional Token, DCAP	1.60%	\$0.10	
Travel — Rewards Token, Non-DCAP	1.90%	\$0.10	
Travel — Rewards Non-Token, DCAP	1.85%	\$0.10	
Travel — Rewards Token, DCAP	1.80%	\$0.10	
Travel — Infinite (Spend-not-qualified) Token, Non-DCAP	2.20%	\$0.10	
Travel — Infinite (Spend-not-qualified) Non-Token, DCAP	2.15%	\$0.10	
Travel — Infinite (Spend-not-qualified) Token, DCAP	2.10%	\$0.10	
Travel — Infinite (Spend-qualified) Token, Non-DCAP	2.50%	\$0.10	
Travel — Infinite (Spend-qualified) Non-Token, DCAP	2.45%	\$0.10	
Travel — Infinite (Spend-qualified) Token, DCAP	2.40%	\$0.10	
Travel — Signature Token, Non-DCAP	2.20%	\$0.10	
Travel — Signature Non-Token, DCAP	2.15%	\$0.10	
Travel — Signature Token, DCAP	2.10%	\$0.10	
Travel — Signature Preferred Token, Non-DCAP	2.35%	\$0.10	
Travel — Signature Preferred Non-Token, DCAP	2.30%	\$0.10	
Travel — Signature Preferred Token, DCAP	2.25%	\$0.10	
Utilities Consumer	0.00%	\$0.75	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, Signature Preferred Consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/ Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Utilities (4900).

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Advertising — Traditional Token, Non-DCAP	1.55%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Transaction amount \$500 or greater. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Advertising Services (7311).
Small Merchant Advertising — Traditional Non-Token, DCAP	1.50%	\$0.10	
Small Merchant Advertising — Traditional Token, DCAP	1.50%	\$0.10	
Small Merchant Advertising — Traditional Rewards Token, Non-DCAP	1.70%	\$0.10	
Small Merchant Advertising — Traditional Rewards Non-Token, DCAP	1.65%	\$0.10	
Small Merchant Advertising — Traditional Rewards Token, DCAP	1.65%	\$0.10	
Small Merchant Advertising — Infinite (Spend-not-qualified) Token, Non-DCAP	1.75%	\$0.10	
Small Merchant Advertising — Infinite (Spend-not-qualified) Non-Token, DCAP	1.70%	\$0.10	
Small Merchant Advertising — Infinite (Spend-qualified) Token, DCAP	1.70%	\$0.10	
Small Merchant Advertising — Infinite (Spend-qualified) Token, Non-DCAP	2.30%	\$0.10	
Small Merchant Advertising — Infinite (Spend-qualified) Non-Token, DCAP	2.25%	\$0.10	
Small Merchant Advertising — Infinite (Spend-qualified) Token, DCAP	2.25%	\$0.10	
Small Merchant Advertising — Signature Token, Non-DCAP	1.75%	\$0.10	
Small Merchant Advertising — Signature Non-Token, DCAP	1.70%	\$0.10	
Small Merchant Advertising — Signature Token, DCAP	1.70%	\$0.10	
Small Merchant Advertising — Signature Preferred Token, Non-DCAP	2.30%	\$0.10	
Small Merchant Advertising — Signature Preferred Non-Token, DCAP	2.25%	\$0.10	
Small Merchant Advertising — Signature Preferred Token, DCAP	2.25%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Education — Traditional Token, Non-DCAP	1.43%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Transaction amount \$500 or greater. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Elementary and Secondary Schools (8211), Colleges, Universities, Professional Schools, and Junior Colleges (8220), Correspondence Schools (8241), Business and Secretarial Schools (8244), Vocational and Trade Schools (8249), Schools and Educational Services Not Elsewhere Classified (8299), Child Care Services (8299).
Small Merchant Education — Traditional Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Traditional Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Traditional Rewards Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Education — Traditional Rewards Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Infinite (Spend-not-qualified) Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Education — Infinite (Spend-not-qualified) Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Infinite (Spend-qualified) Token, Non-DCAP	2.15%	\$0.10	
Small Merchant Education — Infinite (Spend-qualified) Non-Token, DCAP	2.10%	\$0.10	
Small Merchant Education — Infinite (Spend-qualified) Token, DCAP	2.10%	\$0.10	
Small Merchant Education — Signature Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Education — Signature Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Signature Token, DCAP	1.38%	\$0.05	
Small Merchant Education — Signature Preferred Token, Non-DCAP	2.15%	\$0.10	
Small Merchant Education — Signature Preferred Non-Token, DCAP	2.10%	\$0.10	
Small Merchant Education — Signature Preferred Token, DCAP	2.10%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Healthcare — Traditional Token, Non-DCAP	1.43%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Transaction amount \$500 or greater. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Veterinary Services (0742), Ambulance Services (4119), Counseling Services — Debt, Marriage and Personal (7277), Doctors and Physicians (not elsewhere classified) (8011), Dentists and Orthodontists (8021), Osteopaths (8031), Chiropractors (8041), Optometrists and Ophthalmologists (8042), Opticians, Optical Goods and Eyeglasses (8043), Podiatrists and Chiropodists (8049), Nursing and Personal Care Facilities (8050), Hospital (8062), Medical and Dental Laboratories (8071), Home Health Care Service (8082) and Medical Services and Health Practitioners (not elsewhere classified) (8099).
Small Merchant Healthcare — Traditional Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Traditional Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Traditional Rewards Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Healthcare — Traditional Rewards Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Infinite (Spend-not-qualified) Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Healthcare — Infinite (Spend-not-qualified) Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Infinite (Spend-qualified) Token, Non-DCAP	2.30%	\$0.10	
Small Merchant Healthcare — Infinite (Spend-not-qualified) Non-Token, DCAP	2.25%	\$0.10	
Small Merchant Healthcare — Infinite (Spend-qualified) Token, DCAP	2.25%	\$0.10	
Small Merchant Healthcare — Signature Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Healthcare — Signature Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Signature Token, DCAP	1.38%	\$0.05	
Small Merchant Healthcare — Signature Preferred Token, Non-DCAP	2.30%	\$0.10	
Small Merchant Healthcare — Signature Preferred Non-Token, DCAP	2.25%	\$0.10	
Small Merchant Healthcare — Signature Preferred Token, DCAP	2.25%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Insurance — Traditional Token, Non-DCAP	1.43%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Transaction amount \$100 or greater. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Direct Marketing — Insurance Services (5960), Insurance (6300).
Small Merchant Insurance — Traditional Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Traditional Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Traditional Rewards Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Insurance — Traditional Rewards Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Infinite (Spend-not-qualified) Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Insurance — Infinite (Spend-not-qualified) Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Infinite (Spend-qualified) Token, Non-DCAP	2.25%	\$0.10	
Small Merchant Insurance — Infinite (Spend-qualified) Non-Token, DCAP	2.20%	\$0.10	
Small Merchant Insurance — Infinite (Spend-qualified) Token, DCAP	2.20%	\$0.10	
Small Merchant Insurance — Signature Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Insurance — Signature Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Signature Token, DCAP	1.38%	\$0.05	
Small Merchant Insurance — Signature Preferred Token, Non-DCAP	2.25%	\$0.10	
Small Merchant Insurance — Signature Preferred Non-Token, DCAP	2.20%	\$0.10	
Small Merchant Insurance — Signature Preferred Token, DCAP	2.20%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Services — Traditional Token, Non-DCAP	1.55%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Transaction amount \$100 or greater. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Agricultural Co-operatives (0763), Landscaping and Horticultural Services (0780), General Contractors — Residential and Commercial (1520), Heating, Plumbing, and Air Conditioning Contractors (1711), Electrical Contractors (1731), Masonry, Stonework, Tile Setting, Plastering and Insulation Contractors (1740), Carpentry Contractors (1750), Roofing, Siding, and Sheet Metal Work Contractors (1761), Concrete Work Contractors (1771), Special Trade Contractors (Not Elsewhere Classified) (1799), Miscellaneous Publishing and Printing (2741), Typesetting, Plate Making and Related Services (2791), Specialty Cleaning, Polishing and Sanitation Preparations (2842), Motor Freight Carriers and Trucking — Local and Long Distance, Moving and Storage Companies, and Local Delivery Services (4214), Courier Services — Air and Ground, and Freight Forwarders (4215), Public Warehousing and Storage — Farm Products, Refrigerated Goods, Household Goods, and Storage (4225), Computer Network/Information Services (4816), Telegraph Services (4821), Plumbing and Heating Equipment and Supplies (5074), Electric Vehicle Charging (5552), Tailors, Seamstresses, Mending, and Alterations (5697), Direct Marketing — Other Direct Marketers (Not Elsewhere Classified) (5969), Hearing Aids — Sales, Service, and Supply (5975), Orthopedic Goods — Prosthetic Devices (5976), Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983), Swimming Pools — Sales and Service (5996), Electric Razor Stores — Sales and Service (5997), Laundry, Cleaning, and Garment Services (7210), Laundries — Family and Commercial (7211), Dry Cleaners (7216), Carpet and Upholstery Cleaning (7217), Photographic Studios (7221), Beauty and Barber Shops (7230), Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops (7251), Funeral Services and Crematories (7261), Dating Services (7273), Tax Preparation Services (7276), Buying and Shopping Services and Clubs (7278), Massage Parlors (7297), Health and Beauty Spas (7298), Miscellaneous Personal Services (Not Elsewhere Classified) (7299), Consumer Credit Reporting Agencies (7321), Commercial Photography, Art, and Graphics (7333), Quick Copy, Reproduction, and Blueprinting Services (7338), Stenographic and Secretarial Support (7339), Exterminating and Disinfecting Services (7342), Cleaning, Maintenance, and Janitorial Services (7349), Employment Agencies and Temporary Help Services (7361), Computer Programming, Data Processing, and Integrated Systems Design Services (7372), Information Retrieval Services (7375), Computer Maintenance, Repair and Services (Not Elsewhere Classified) (7379), Management, Consulting, and Public Relations Services (7392), Detective Agencies, Protective Services, and Security Services, including Armored Cars, and Guard Dogs (7393), Photofinishing Laboratories and Photo Developing (7395), Business Services (Not Elsewhere Classified) (7399), Parking Lots, Parking Meters and Garages (7523), Automotive Body Repair Shops (7531), Tire Retreading and Repair Shops (7534), Automotive Paint Shops (7535), Automotive Service Shops (Non-Dealer) (7538), Car Washes (7542), Towing Services (7549), Electronics Repair Shops (7622), Air Conditioning and Refrigeration Repair Shops (7623), Electrical and Small Appliance Repair Shops (7629), Watch, Clock and Jewelry Repair (7631), Furniture — Reupholstery, Repair, and Refinishing (7641), Welding Services (7692), Miscellaneous Repair Shops and Related Services (7699), Legal Services and Attorneys (8111), Civic, Social, and Fraternal Associations (8641), Accounting, Auditing, and Bookkeeping Services (8931) and Professional Services (Not Elsewhere Classified) (8999).
Small Merchant Services — Traditional Non-Token, DCAP	1.50%	\$0.10	
Small Merchant Services — Traditional Token, DCAP	1.50%	\$0.10	
Small Merchant Services — Traditional Rewards Token, Non-DCAP	1.70%	\$0.10	
Small Merchant Services — Traditional Rewards Non-Token, DCAP	1.65%	\$0.10	
Small Merchant Services — Traditional Rewards Token, DCAP	1.65%	\$0.10	
Small Merchant Services — Infinite (Spend-not-qualified) Token, Non-DCAP	1.85%	\$0.10	
Small Merchant Services — Infinite (Spend-not-qualified) Non-Token, DCAP	1.80%	\$0.10	
Small Merchant Services — Infinite (Spend-not-qualified) Token, DCAP	1.80%	\$0.10	
Small Merchant Services — Infinite (Spend-qualified) Token, Non-DCAP	2.30%	\$0.10	
Small Merchant Services — Infinite (Spend-qualified) Non-Token, DCAP	2.25%	\$0.10	
Small Merchant Services — Infinite (Spend-qualified) Token, DCAP	2.25%	\$0.10	
Small Merchant Services — Signature Token, Non-DCAP	1.85%	\$0.10	
Small Merchant Services — Signature Non-Token, DCAP	1.80%	\$0.10	
Small Merchant Services — Signature Token, DCAP	1.80%	\$0.10	
Small Merchant Services — Signature Preferred Token, Non-DCAP	2.30%	\$0.10	
Small Merchant Services — Signature Preferred Non-Token, DCAP	2.25%	\$0.10	
Small Merchant Services — Signature Preferred Token, DCAP	2.25%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Supermarket Traditional	1.50%	\$0.07	Eligible Cards: Traditional, Traditional Rewards, Infinite and Signature consumer cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Transactions must be CPS-qualified. Surcharge amount or transaction fee amount must be zero. Transaction amount \$500 or greater. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Grocery Stores and Supermarkets (5411).
Small Merchant Supermarket Traditional Rewards	1.50%	\$0.07	
Small Merchant Supermarket Infinite (Spend-not-qualified)	1.65%	\$0.07	
Small Merchant Supermarket Infinite (Spend-qualified)	2.00%	\$0.07	
Small Merchant Supermarket Signature	1.65%	\$0.07	
Small Merchant Supermarket Signature Preferred	2.00%	\$0.07	
Small Merchant Real Estate — Traditional Token, Non-DCAP	1.43%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Transaction amount \$500 or greater. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Real Estate Agents and Managers (6513).
Small Merchant Real Estate — Traditional Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Traditional Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Traditional Rewards Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Real Estate — Traditional Rewards Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Infinite (Spend-not-qualified) Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Real Estate — Infinite (Spend-not-qualified) Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Infinite (Spend-qualified) Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Infinite (Spend-qualified) Token, Non-DCAP	2.15%	\$0.10	
Small Merchant Real Estate — Infinite (Spend-qualified) Non-Token, DCAP	2.10%	\$0.10	
Small Merchant Real Estate — Infinite (Spend-qualified) Token, DCAP	2.10%	\$0.10	
Small Merchant Real Estate — Signature Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Real Estate — Signature Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Signature Token, DCAP	1.38%	\$0.05	
Small Merchant Real Estate — Signature Preferred Token, Non-DCAP	2.15%	\$0.10	
Small Merchant Real Estate — Signature Preferred Non-Token, DCAP	2.10%	\$0.10	
Small Merchant Real Estate — Signature Preferred Token, DCAP	2.10%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Restaurant — Traditional Token, Non-DCAP	2.10%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Small Merchant Restaurant — Traditional Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Traditional Non-Token, DCAP	2.05%	\$0.00	
Small Merchant Restaurant — Traditional Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Traditional Token, DCAP	2.05%	\$0.00	
Small Merchant Restaurant — Traditional Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Traditional Rewards Token, Non-DCAP	2.10%	\$0.00	
Small Merchant Restaurant — Traditional Rewards Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Traditional Rewards Non-Token, DCAP	2.05%	\$0.00	
Small Merchant Restaurant — Traditional Rewards Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Traditional Rewards Token, DCAP	2.05%	\$0.00	
Small Merchant Restaurant — Traditional Rewards Token, DCAP Minimum	0.00%	\$0.04	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Restaurant — Infinite (Spend-not-qualified) Token, Non-DCAP	2.60%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Restaurants (5812) and Fast Food Restaurants (5814).
Small Merchant Restaurant — Infinite (Spend-not-qualified) Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Infinite (Spend-not-qualified) Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Infinite (Spend-not-qualified) Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Infinite (Spend-not-qualified) Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Infinite (Spend-not-qualified) Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Infinite (Spend-qualified) Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Restaurant — Infinite (Spend-qualified) Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Infinite (Spend-qualified) Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Infinite (Spend-qualified) Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Infinite (Spend-qualified) Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Infinite (Spend-qualified) Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Signature Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Restaurant — Signature Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Signature Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Signature Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Signature Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Signature Token, DCAP Minimum	0%	\$0.04	
Small Merchant Restaurant — Signature Preferred Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Restaurant — Signature Preferred Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Signature Preferred Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Signature Preferred Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Restaurant — Signature Preferred Token, DCAP	2.55%	\$0.00	
Small Merchant Restaurant — Signature Preferred Token, DCAP Minimum	0.00%	\$0.04	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Tax — Traditional Token, Non-DCAP	2.10%	\$0.00	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Taxi and Limousines (4121).
Small Merchant Tax — Traditional Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Traditional Non-Token, DCAP	2.05%	\$0.00	
Small Merchant Tax — Traditional Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Traditional Token, DCAP	2.05%	\$0.00	
Small Merchant Tax — Traditional Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Traditional Rewards Token, Non-DCAP	2.10%	\$0.00	
Small Merchant Tax — Traditional Rewards Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Traditional Rewards Non-Token, DCAP	2.05%	\$0.00	
Small Merchant Tax — Traditional Rewards Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Traditional Rewards Token, DCAP	2.05%	\$0.00	
Small Merchant Tax — Traditional Rewards Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Infinite (Spend-not-qualified) Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Tax — Infinite (Spend-not-qualified) Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Infinite (Spend-not-qualified) Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Tax — Infinite (Spend-not-qualified) Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Infinite (Spend-not-qualified) Token, DCAP	2.55%	\$0.00	
Small Merchant Tax — Infinite (Spend-not-qualified) Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Infinite (Spend-qualified) Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Tax — Infinite (Spend-qualified) Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Infinite (Spend-qualified) Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Tax — Infinite (Spend-qualified) Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Infinite (Spend-qualified) Token, DCAP	2.55%	\$0.00	
Small Merchant Tax — Infinite (Spend-qualified) Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Signature Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Tax — Signature Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Tax — Signature Non-Token, DCAP	2.55%	\$0.00	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Taxi — Signature Non-Token, DCAP Minimum	0.00%	\$0.04	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, and Token transactions must meet existing CPS requirements for Retail, Card Not Present, Retail Key Entry, eCommerce Basic, or eCommerce Preferred. DCAP transaction must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Taxi and Limousines (4121).
Small Merchant Taxi — Signature Token, DCAP	2.55%	\$0.00	
Small Merchant Taxi — Signature Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Taxi — Signature Preferred Token, Non-DCAP	2.60%	\$0.00	
Small Merchant Taxi — Signature Preferred Token, Non-DCAP Minimum	0.00%	\$0.04	
Small Merchant Taxi — Signature Preferred Non-Token, DCAP	2.55%	\$0.00	
Small Merchant Taxi — Signature Preferred Non-Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Taxi — Signature Preferred Token, DCAP	2.55%	\$0.0	
Small Merchant Taxi — Signature Preferred Token, DCAP Minimum	0.00%	\$0.04	
Small Merchant Telecommunications and Cable — Traditional Token, Non-DCAP	1.43%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Recurring Bill Payment. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite and Other Streaming Services (4899).
Small Merchant Telecommunications and Cable — Traditional Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Telecommunications and Cable — Traditional Token, DCAP	1.38%	\$0.05	
Small Merchant Telecommunications and Cable — Traditional Rewards Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Telecommunications and Cable — Traditional Rewards Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Telecommunications and Cable — Traditional Rewards Token, DCAP	1.38%	\$0.05	
Small Merchant Telecommunications and Cable — Infinite (Spend-not-qualified) Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Telecommunications and Cable — Infinite (Spend-not-qualified) Non-Token, DCAP	1.38%	\$0.05	
Small Merchant Telecommunications and Cable — Infinite (Spend-not-qualified) Token, DCAP	1.38%	\$0.05	
Small Merchant Telecommunications and Cable — Infinite (Spend-qualified) Token, Non-DCAP	2.20%	\$0.05	
Small Merchant Telecommunications and Cable — Infinite (Spend-qualified) Non-Token, DCAP	2.15%	\$0.05	
Small Merchant Telecommunications and Cable — Infinite (Spend-qualified) Token, DCAP	2.15%	\$0.05	
Small Merchant Telecommunications and Cable — Signature Token, Non-DCAP	1.43%	\$0.05	
Small Merchant Telecommunications and Cable — Signature Non-Token, DCAP	1.38%	\$0.05	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Telecommunications and Cable — Signature Token, DCAP	1.38%	\$0.05	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Recurring Bill Payment. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite and Other Streaming Services (4899).
Small Merchant Telecommunications and Cable — Signature Preferred Token, Non-DCAP	2.20%	\$0.05	
Small Merchant Telecommunications and Cable — Signature Preferred Non-Token, DCAP	2.15%	\$0.05	
Small Merchant Telecommunications and Cable — Signature Preferred Token, DCAP	2.15%	\$0.05	
Small Merchant Product 1 Card Not Present Traditional	1.58%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually.
Small Merchant Product 1 Card Not Present — Traditional Token, Non-DCAP	1.53%	\$0.10	
Small Merchant Product 1 Card Not Present — Traditional Non-Token, DCAP	1.48%	\$0.10	
Small Merchant Product 1 Card Not Present — Traditional Token, DCAP	1.43%	\$0.10	
Small Merchant Product 1 Card Not Present Traditional Rewards	1.73%	\$0.10	
Small Merchant Product 1 Card Not Present — Traditional Rewards Token, Non-DCAP	1.68%	\$0.10	
Small Merchant Product 1 Card Not Present — Traditional Rewards Non-Token, DCAP	1.63%	\$0.10	
Small Merchant Product 1 Card Not Present — Traditional Rewards Token, DCAP	1.58%	\$0.10	
Small Merchant Product 1 Card Not Present Infinite (Spend-not-qualified)	1.73%	\$0.10	
Small Merchant Product 1 Card Not Present — Infinite (Spend-not-qualified) Token, Non-DCAP	1.68%	\$0.10	
Small Merchant Product 1 Card Not Present — Infinite (Spend-not-qualified) Non-Token, DCAP	1.63%	\$0.10	
Small Merchant Product 1 Card Not Present — Infinite (Spend-not-qualified) Token, DCAP	1.58%	\$0.10	
Small Merchant Product 1 Card Not Present Infinite (Spend-qualified)	2.18%	\$0.10	
Small Merchant Product 1 Card Not Present — Infinite (Spend-qualified) Token, Non-DCAP	2.13%	\$0.10	

Small Merchant Interchange Rates	Rates		Transaction Qualification Information
	Per dollar	Per item	
Small Merchant Product 1 Card Not Present — Infinite (Spend-qualified) Non-Token, DCAP	2.08%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Signature, Infinite, and Signature Preferred consumer credit cards as well as Installment Credit Credentials. Eligible Criteria: Non-Token, Non-DCAP, Token and DCAP transactions must meet existing CPS requirements for Card Not Present, eCommerce Basic, or eCommerce Preferred. Surcharge amount must be zero. Authorization required. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually.
Small Merchant Product 1 Card Not Present — Infinite (Spend-qualified) Token, DCAP	2.03%	\$0.10	
Small Merchant Product 1 Card Not Present Signature	1.73%	\$0.10	
Small Merchant Product 1 Card Not Present — Signature Token, Non-DCAP	1.68%	\$0.10	
Small Merchant Product 1 Card Not Present — Signature Non-Token, DCAP	1.63%	\$0.10	
Small Merchant Product 1 Card Not Present — Signature Token, DCAP	1.58%	\$0.10	
Small Merchant Product 1 Card Not Present Signature Preferred	2.18%	\$0.10	
Small Merchant Product 1 Card Not Present — Signature Preferred Token, Non-DCAP	2.13%	\$0.10	
Small Merchant Product 1 Card Not Present — Signature Preferred Non-Token, DCAP	2.08%	\$0.10	
Small Merchant Product 1 Card Not Present — Signature Preferred Token, DCAP	2.03%	\$0.10	
Small Merchant Product 2 Card Present Traditional	1.29%	\$0.10	Eligible Cards: Traditional, Traditional Rewards, Infinite and Signature consumer cards. Eligible Criteria: Card present transactions must be CPS-qualified. Surcharge amount or transaction fee amount must be zero. Card not present transactions from eligible merchants may qualify for industry specific interchange programs. Eligible Small Merchant: A Taxpayer Identification Number (TIN) with \$280,000 or less in total Visa gross domestic (U.S. issued card) consumer credit purchases in the preceding 12 months ending in September. Visa identifies eligible merchants and re-evaluates program eligibility and purchase threshold annually.
Small Merchant Product 2 Card Present Traditional Rewards	1.43%	\$0.10	
Small Merchant Product 2 Card Present Infinite (Spend-not-qualified)	1.43%	\$0.10	
Small Merchant Product 2 Card Present Infinite (Spend-qualified)	1.88%	\$0.10	
Small Merchant Product 2 Card Present Signature	1.43%	\$0.10	
Small Merchant Product 2 Card Present Signature Preferred	1.88%	\$0.10	

Commercial Choice Omni Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B Program 01	0.80%	\$0.00	Eligible Cards — Criteria — Merchant MCCs: Visa Commercial Choice Travel is a virtual account payment product that enables online travel agencies, travel service providers, and other travel payment providers to use configurable interchange fee rates for B2B payments to travel suppliers. Visa Commercial Choice Omni is a virtual account payment product that enables configurable interchange fee rates for non-travel B2B payments.
B2B Program 02	1.00%	\$0.00	
B2B Program 03	1.20%	\$0.00	
B2B Program 04	1.40%	\$0.00	
B2B Program 05	1.60%	\$0.00	
B2B Program 06	1.80%	\$0.00	
B2B Program 07	2.00%	\$0.00	
B2B Program 08	0.90%	\$0.00	
B2B Program 09	1.10%	\$0.00	
B2B Program 10	1.30%	\$0.00	
B2B Program 11	1.50%	\$0.00	
B2B Program 12	1.70%	\$0.00	
B2B Program 13	1.90%	\$0.00	
B2B Program 14	TBD	\$0.00	
B2B Program 15	TBD	\$0.00	
B2B Program 16	TBD	\$0.00	
B2B Program 17	TBD	\$0.00	
B2B Program 18	✓ 0.40% Effective 07/07/2026	\$0.00	
B2B Program 19	✓ 0.50% Effective 07/07/2026	\$0.00	
B2B Program 20	✓ 0.60% Effective 07/07/2026	\$0.00	
B2B Program 21	✓ 0.70% Effective 07/07/2026	\$0.00	
B2B Program 22	2.10%	\$0.00	
B2B Program 23	2.20%	\$0.00	
B2B Program 24	2.30%	\$0.00	
B2B Program 25	2.40%	\$0.00	
B2B Program 26	2.50%	\$0.00	
B2B Program 27	2.60%	\$0.00	
B2B Program 28	2.70%	\$0.00	
B2B Program 29	2.80%	\$0.00	
B2B Program 30	2.90%	\$0.00	
B2B Program 31	3.00%	\$0.00	

Commercial Choice Omni Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B Program 32	TBD	\$0.00	Eligible Cards — Criteria — Merchant MCCs: Visa Commercial Choice Omni is a virtual account payment product that enables online travel agencies, travel service providers, and other travel payment providers to use configurable interchange fee rates for B2B payments to travel suppliers. Visa Commercial Choice Omni is a virtual account payment product that enables configurable interchange fee rates for non-travel B2B payments.
B2B Program 33	TBD	\$0.00	
B2B Program 34	TBD	\$0.00	
B2B Program 35	TBD	\$0.00	
B2B Program 36	✓ 0.45% Effective 07/07/2026	\$0.00	
B2B Program 37	✓ 0.55% Effective 07/07/2026	\$0.00	
B2B Program 38	✓ 0.65% Effective 07/07/2026	\$0.00	
B2B Program 39	✓ 0.75% Effective 07/07/2026	\$0.00	
B2B Program 40	0.85%	\$0.00	
B2B Program 41	0.95%	\$0.00	
B2B Program 42	1.05%	\$0.00	
B2B Program 43	1.15%	\$0.00	
B2B Program 44	1.25%	\$0.00	
B2B Program 45	1.35%	\$0.00	
B2B Program 46	1.45%	\$0.00	
B2B Program 47	1.55%	\$0.00	
B2B Program 48	1.65%	\$0.00	
B2B Program 49	1.75%	\$0.00	
B2B Program 50	1.85%	\$0.00	
B2B Program 51	1.95%	\$0.00	
B2B Program 52	2.05%	\$0.00	
B2B Program 53	2.15%	\$0.00	
B2B Program 54	2.25%	\$0.00	
B2B Program 55	2.35%	\$0.00	
B2B Program 56	2.45%	\$0.00	
B2B Program 57	2.55%	\$0.00	
B2B Program 58	2.65%	\$0.00	
B2B Program 59	2.75%	\$0.00	
B2B Program 60	2.85%	\$0.00	
B2B Program 61	2.95%	\$0.00	

Commercial Choice Select Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
A001	0.40%	\$0.00	Eligible Cards — Criteria — Merchant MCCs: Visa Commercial Choice Select is a program that allows issuers to negotiate special interchange rates between a specific buyer and supplier for Commercial B2B transactions. The configurable interchange rates associated with this program are driven by registered transaction processing providers who provide assigned agreement ids in authorization messages.
A002	0.45%	\$0.00	
A003	0.50%	\$0.00	
A004	0.55%	\$0.00	
A005	0.60%	\$0.00	
A006	0.65%	\$0.00	
A007	0.70%	\$0.00	
A008	0.75%	\$0.00	
A009	0.80%	\$0.00	
A010	0.85%	\$0.00	
A011	0.90%	\$0.00	
A012	0.95%	\$0.00	
A013	1.00%	\$0.00	
A014	1.05%	\$0.00	
A015	1.10%	\$0.00	
A016	1.15%	\$0.00	
A017	1.20%	\$0.00	
A018	1.25%	\$0.00	
A019	1.30%	\$0.00	
A020	1.35%	\$0.00	
A021	1.40%	\$0.00	
A022	1.45%	\$0.00	
A023	0.00%	\$0.00	
A024	0.05%	\$0.00	
A025	0.10%	\$0.00	
A026	0.15%	\$0.00	
A027	0.20%	\$0.00	
A028	0.25%	\$0.00	
A029	0.30%	\$0.00	
A030	0.35%	\$0.00	
A031	1.50%	\$0.00	
A032	1.55%	\$0.00	
A033	1.60%	\$0.00	
A034	1.65%	\$0.00	
A035	1.70%	\$0.00	
A036	1.75%	\$0.00	
A037	1.80%	\$0.00	
A038	1.85%	\$0.00	
A039	1.90%	\$0.00	
A040	1.95%	\$0.00	
A041	2.00%	\$0.00	

Commercial Choice Select Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
A042	2.05%	\$0.00	Eligible Cards — Criteria — Merchant MCCs: Visa Commercial Choice Select is a program that allows issuers to negotiate special interchange rates between a specific buyer and supplier for Commercial B2B transactions. The configurable interchange rates associated with this program are driven by registered transaction processing providers who provide assigned agreement ids in authorization messages.
A043	2.10%	\$0.00	
A044	2.15%	\$0.00	
A045	2.20%	\$0.00	
A046	2.25%	\$0.00	
A107	2.50%	\$0.00	
A108	2.75%	\$0.00	
A110	3.00%	\$0.00	
A113	3.50%	\$0.00	
A114	4.00%	\$0.00	
A115	4.50%	\$0.00	
A116	5.00%	\$0.00	
A117	5.50%	\$0.00	
A118	6.00%	\$0.00	
A119	6.50%	\$0.00	
A120	7.00%	\$0.00	
A121	7.50%	\$0.00	
A122	8.00%	\$0.00	
A123	8.50%	\$0.00	
A124	9.00%	\$0.00	
A125	9.50%	\$0.00	
A126	10.00%	\$0.00	
A127	10.50%	\$0.00	
A128	11.00%	\$0.00	
A129	11.50%	\$0.00	
A130	12.00%	\$0.00	
A131	12.50%	\$0.00	
A132	13.00%	\$0.00	
A133	13.50%	\$0.00	
A134	14.00%	\$0.00	
A135	14.50%	\$0.00	
A136	15.00%	\$0.00	

Commercial Choice Travel — Virtual B2B Program Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B Program 1	0.80%	\$0.00	Eligible Cards: Commercial Choice Travel Eligible Criteria: Purchase or Purchase Return/Credit Voucher. Eligible Merchant MCCs: Airlines, Air Carriers (3000–3350), Car Rental Agencies (3351–3500), Lodging — Hotels, Motels, Resorts (3501–3999), Local and Suburban Commuter Passenger Transportation, Including Ferries (4111), Passenger Railways (4112), Taxicabs and Limousines (4121), Bus Lines (4131), Steamship and Cruise Lines (4411), Airlines and Air Carriers not elsewhere classified (4511), Transportation Services not elsewhere classified (4789), Airports, Flying Fields, and Airport Terminals (4582), Travel Agencies and Tour Operators (4722), Eating Places and Restaurants (5812), Drinking Places (alcoholic beverages) — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), Fast Food Restaurants (5814), Direct Marketing — Travel-Related Arrangement Services (5962), Florists (5992), Real Estate Agents and Managers — Rentals (6513), Lodging — Hotels, Motels, Resorts, Central Reservation Services not elsewhere classified (7011), Timeshares (7012), Sporting and Recreational Camps (7032), Trailer Parks and Campgrounds (7033), Health and Beauty Spas (7298), Automobile Rental Agency (7512), Truck and Utility Trailer Rentals (7513), Motor Home and Recreational Vehicle Rentals (7519), Motion Picture Theaters (7832), Ticket Agencies and Theatrical Producers (7922), Tourist Attractions and Exhibits (7991), Public Golf Courses (7992), Membership Clubs (sports, recreation, athletic), Country Clubs, and Private Golf Courses (7997), Recreation Services (7999), Government Services not elsewhere classified (9399). All merchants are eligible to qualify for these rates.
B2B Program 2	1.00%	\$0.00	
B2B Program 3	1.20%	\$0.00	
B2B Program 4	1.40%	\$0.00	
B2B Program 5	1.60%	\$0.00	
B2B Program 6	1.80%	\$0.00	
B2B Program 7	✓ 2.00% Effective 10/01/2026	\$0.00	
B2B Program 8	0.90%	\$0.00	
B2B Program 9	1.10%	\$0.00	
B2B Program 10	1.30%	\$0.00	
B2B Program 11	1.50%	\$0.00	
B2B Program 12	1.70%	\$0.00	
B2B Program 13	1.90%	\$0.00	
B2B Program 14	TBD	\$0.00	
B2B Program 15	TBD	\$0.00	
B2B Program 16	TBD	\$0.00	
B2B Program 17	TBD	\$0.00	
B2B Program 18	TBD	\$0.00	
B2B Program 19	TBD	\$0.00	
B2B Program 20	TBD	\$0.00	
B2B Program 21	TBD	\$0.00	
B2B Program 22	2.10%	\$0.00	
B2B Program 23	2.20%	\$0.00	
B2B Program 24	2.30%	\$0.00	
B2B Program 25	2.40%	\$0.00	
B2B Program 26	2.50%	\$0.00	
B2B Program 27	2.60%	\$0.00	
B2B Program 28	2.70%	\$0.00	
B2B Program 29	2.80%	\$0.00	
B2B Program 30	2.90%	\$0.00	
B2B Program 31	3.00%	\$0.00	
B2B Program 32	TBD	\$0.00	
B2B Program 33	TBD	\$0.00	
B2B Program 34	TBD	\$0.00	
B2B Program 35	TBD	\$0.00	
B2B Program 36	TBD	\$0.00	
B2B Program 37	TBD	\$0.00	
B2B Program 38	TBD	\$0.00	

Commercial Choice Travel — Virtual B2B Program Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
B2B Program 39	TBD	\$0.00	Eligible Cards: Commercial Choice Travel Eligible Criteria: Purchase or Purchase Return/Credit Voucher. Eligible Merchant MCCs: Airlines, Air Carriers (3000–3350), Car Rental Agencies (3351–3500), Lodging — Hotels, Motels, Resorts (3501–3999), Local and Suburban Commuter Passenger Transportation, Including Ferries (4111), Passenger Railways (4112), Taxicabs and Limousines (4121), Bus Lines (4131), Steamship and Cruise Lines (4411), Airlines and Air Carriers not elsewhere classified (4511), Transportation Services not elsewhere classified (4789), Airports, Flying Fields, and Airport Terminals (4582), Travel Agencies and Tour Operators (4722), Eating Places and Restaurants (5812), Drinking Places (alcoholic beverages) — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), Fast Food Restaurants (5814), Direct Marketing — Travel-Related Arrangement Services (5962), Florists (5992), Real Estate Agents and Managers — Rentals (6513), Lodging — Hotels, Motels, Resorts, Central Reservation Services not elsewhere classified (7011), Timeshares (7012), Sporting and Recreational Camps (7032), Trailer Parks and Campgrounds (7033), Health and Beauty Spas (7298), Automobile Rental Agency (7512), Truck and Utility Trailer Rentals (7513), Motor Home and Recreational Vehicle Rentals (7519), Motion Picture Theaters (7832), Ticket Agencies and Theatrical Producers (7922), Tourist Attractions and Exhibits (7991), Public Golf Courses (7992), Membership Clubs (sports, recreation, athletic), Country Clubs, and Private Golf Courses (7997), Recreation Services (7999), Government Services not elsewhere classified (9399). All merchants are eligible to qualify for these rates.
B2B Program 40	TBD	\$0.00	
B2B Program 41	TBD	\$0.00	
B2B Program 42	TBD	\$0.00	
B2B Program 43	TBD	\$0.00	
B2B Program 44	TBD	\$0.00	
B2B Program 45	TBD	\$0.00	
B2B Program 46	TBD	\$0.00	
B2B Program 47	TBD	\$0.00	
B2B Program 48	TBD	\$0.00	
B2B Program 49	TBD	\$0.00	
B2B Program 50	TBD	\$0.00	
B2B Program 51	TBD	\$0.00	
B2B Program 52	TBD	\$0.00	
B2B Program 53	TBD	\$0.00	
B2B Program 54	TBD	\$0.00	
B2B Program 55	TBD	\$0.00	
B2B Program 56	TBD	\$0.00	
B2B Program 57	TBD	\$0.00	
B2B Program 58	TBD	\$0.00	
B2B Program 59	TBD	\$0.00	
B2B Program 60	TBD	\$0.00	
B2B Program 61	TBD	\$0.00	

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

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Business Credit Product 3 — Tier 1	2.40%	\$0.10	Eligible Cards: Business Credit Eligible Criteria: CEDP Special Service Participation flag must be populated. Meets existing requirements for CPS qualification criteria for any rate other than CPS/Account Funding. Must meet level 3 data requirements. Ineligible Merchant MCCs: Airlines/Car Rental Companies/Hotels (3000–3999), Passenger Railways (4112), Steamship and Cruise Lines (4411), Airlines and Air Carriers (4511), Travel Agencies and Tour Operators (4722), Eating Places and Restaurants (5812), Fast Food Restaurants (5814), Lodging — Hotels, Motels, Resorts, Central Reservation Services (7011), Automobile Rental Agency (7512), and Truck and Utility Trailer Rentals (7513)
Business Credit Product 3 — Tier 2	2.55%	\$0.10	
Business Credit Product 3 — Tier 3	2.60%	\$0.10	
Business Credit Product 3 — Tier 4	2.70%	\$0.10	
Business Credit Product 3 — Tier 5	2.75%	\$0.10	
Commercial Choice Select	Varies by Agreement ID		Eligible Cards: Corporate, Government, Purchasing and Fleet cards. Eligible Criteria: Issuer has an agreement with a supplier on behalf of their corporate buyer customers, and has registered the trading relationship agreement with Visa as part of the Visa Commercial Choice Program. CPS qualifications not required. Commercial Choice Program takes priority over all existing interchange programs. Rate applied to eligible transactions is based on the Agreement ID associated with the issuer's registration with Visa. Requires merchant registration with Visa and the assigned Visa Merchant Identifier (VMID) must be present. Maximum 30 days to deposit & settle. Rates that apply to eligible purchase transactions vary by Agreement ID: A001 is 0.40%, A002 is 0.45%, A003 is 0.50%, A004 is 0.55%, A005 is 0.60%, A006 is 0.65%, A007 is 0.70%, A008 is 0.75%, A009 is 0.80%, A010 is 0.85%, A011 is 0.90%, A012 is 0.95%, A013 is 1.00%, A014 is 1.05%, A015 is 1.10%, A016 is 1.15%, A017 is 1.20%, A018 is 1.25%, A019 is 1.30%, A020 is 1.35%, A021 is 1.40%, A022 is 1.45%, A023 is 0.00%, A024 is 0.05%, A025 is 0.10%, A026 is 0.15%, A027 is 0.20%, A028 is 0.25%, A029 is 0.30%, A030 is 0.35%, A031 is 1.50%, A032 is 1.55%, A033 is 1.60%, A034 is 1.65%, A035 is 1.70%, A036 is 1.75%, A037 is 1.80%, A038 is 1.85%, A039 is 1.90%, A040 is 1.95%, A041 is 2.00%, A042 is 2.05%, A043 is 2.10%, A044 is 2.15%, A045 is 2.20%, A046 is 2.25%, A107 is 2.50%, A108 is 2.75%, and A110 is 3.00%.
Commercial Product Large Ticket	1.30%	\$35.00	Eligible Cards: Non-GSA Purchasing and Corporate cards. Eligible Criteria: CPS/Retail, CPS/Supermarket, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred and non-GSA Purchasing prepaid cards that meet existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Level 2 (sales tax and customer code) and Level 3 (Summary Record — Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator) data is required. Authorization required. Maximum 8 days to deposit & settle. Ineligible Merchant MCCs: Travel Service.
Purchasing Card Large Ticket Prepaid	1.45%	\$35.00	
Consumer Bill Payment — Non-Regulated Business Debit	2.45%	\$0.10	Eligible Cards: U.S.-issued commercial card. Eligible Criteria: Transaction must meet existing CPS qualification and processing rules for any CPS program. Purchase transactions from regulated account ranges continue to qualify for existing Regulated fee programs. Purchase Return transactions continue to qualify for existing Credit Voucher fee programs. Eligible Merchant MCCs: Consumer Bill Payment Service (CBPS) merchant registered with Visa.
Consumer Bill Payment — Non-Regulated Commercial Prepaid	2.65%	\$0.10	
Consumer Bill Payment — Business Tier 1	2.65%	\$0.10	
Consumer Bill Payment — Business Tier 2	2.80%	\$0.10	
Consumer Bill Payment — Business Tier 3	2.85%	\$0.10	
Consumer Bill Payment — Business Tier 4	2.95%	\$0.10	
Consumer Bill Payment — Business Tier 5	3.00%	\$0.10	
Consumer Bill Payment — Corporate Credit	2.70%	\$0.10	
Consumer Bill Payment — Purchasing Credit	2.70%	\$0.10	
Commercial Fuel Level 2	2.20%	\$0.10	Eligible Cards: Corporate and Purchasing Cards. Eligible Criteria: CPS requirements met. Level 2 requirements met. MCCs 4468, 4582, 5172, 5499, 5541, 5542, 5983, 7523, 7542 must include type of purchase, fuel type, units of measure, quantity and fuel price. MCC 5552 must include reason code, output capacity, connection type, time of charge, power dispensed, start time, total charge time, total plug in time. Eligible Merchant MCCs: Marinas, Marine Services, and Supplies (4468), Airports, Flying Fields, and Airport Terminals (4582), Petroleum and petroleum products (5172), Miscellaneous Food Stores — Convenience Stores and Specialty Markets (5499), Service Stations (5541), Automated Fuel Dispensers (5542), Electric Vehicle Charging (5552), Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983), Parking lots, parking meters and garages (7523), and Car washes (7542).
Commercial Fuel Product 3	1.75%	\$0.10	Eligible Cards: Corporate and Purchasing Cards. Eligible Criteria: CPS requirements met. Level 2 and Level 3 requirements met. MCCs 4468, 4582, 5172, 5499, 5541, 5542, 5983, 7523, 7542 must include type of purchase, fuel type, units of measure, quantity and fuel price. MCC 5552 must include reason code, output capacity, connection type, time of charge, power dispensed, start time, total charge time, total plug in time. Eligible Merchant MCCs: Marinas, Marine Services, and Supplies (4468), Airports, Flying Fields, and Airport Terminals (4582), Petroleum and petroleum products (5172), Miscellaneous Food Stores — Convenience Stores and Specialty Markets (5499), Service Stations (5541), Automated Fuel Dispensers (5542), Electric Vehicle Charging (5552), Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983), Parking lots, parking meters and garages (7523), and Car washes (7542).

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Purchasing Fleet	2.50%	\$0.10	Eligible Cards: Purchasing Fleet Cards. Eligible Criteria: CPS requirements for Retail, Service Station, Key Entry, Card Not Present or Automated Fuel Dispenser; Type of Purchase provided; Customer Code not provided; Level 2 data requirements are not met; format code, fuel type, unit of measure, quantity and fuel price are provided. <OR> CPS requirements and Level 2 requirements of format code, fuel type, unit of measure, quantity and fuel price are provided. Eligible Merchant MCCs: Marinas, Marine Services, and Supplies (4468), Miscellaneous Food Stores — Convenience Stores and Specialty Markets (5499), Service Stations (5541), Automated Fuel Dispensers (5542), and Fuel Dealers — Fuel Oil, Wood, Coal, and Liquefied Petroleum (5983).
Corporate Card Travel Service	2.65%	\$0.10	Eligible Cards: Corporate and Purchasing cards. Eligible Criteria: Maximum 2 days to deposit & settle. Must be CPS-qualified at Travel Service merchants (3000–3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513).
Purchasing Card Travel Service	2.65%	\$0.10	
Corporate Credit — Product 3	1.75%	\$0.10	Eligible Cards: Purchasing, GSA Purchasing, Corporate, and GSA Corporate cards. Eligible Criteria: CPS program met. Level 3 (Summary Record — Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator) data is required. Maximum 2 days to deposit & settle. Ineligible Merchant MCCs: General Services Administration (GSA) corporate travel and expense (T&E) credit card transactions at Doctors and Physicians (8011), Dentists and Orthodontists (8021), Osteopaths (8031), Chiropractors (8041), Optometrists and Ophthalmologists (8042), Opticians, Optical Goods and Eyeglasses (8043), Podiatrists and Chiropodists (8049), Nursing, Home Healthcare, Personal Care Facilities (8050), Hospitals (8062), and Medical and Dental Laboratories (8071). Travel Service merchants (3000–3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513), Fuel merchants (4468, 5499, 5541, 5542, 5893), and Fleet merchants (4582, 5172, 5552, 7523, 7542).
Purchasing Credit — Product 3	1.75%	\$0.10	
Corporate Prepaid	2.65%	\$0.10	Eligible Cards: Corporate prepaid cards transactions. Eligible Criteria: Meet existing CPS requirements.
Corporate Standard with Data	2.95%	\$0.10	Eligible Cards: Non-GSA Purchasing and Corporate cards. Eligible Criteria: Level 3 data requirements met but CPS requirements not met for Non-Travel Service transactions (3000–3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Level 3 data requirements include Summary Record — Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Purchasing Standard with Data	2.95%	\$0.10	
Global Business-to-Business Virtual Payments	2.00%	\$0.00	Eligible Cards: Virtual Commercial Credit cards issued in any country used for transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies) under the Visa Business-to-Business Virtual Payment Program. Eligible Criteria: Key-Entered/Authorization required. Authorization and settlement amounts do not have to match. Transaction must be less than \$749,999.99. Maximum 30 days to deposit & settle. Eligible Merchant MCCs: Hotels (3501–3999, 7011), Car Rental (3351–3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000–3300, 4511, 4112), Cruise Lines/Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing — Travel-related Arrangement Service (5962), Real Estate Agents & Managers — Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999).
GSA Government to Government	1.65%	\$0.10	Eligible Cards: GSA Purchasing Cards. Eligible Criteria: Card Present/Magnetic Stripe Read/Contactless/Chip Read/Signature Obtained/Authorized. CPS-qualified. Purchase date must be within 1 day of authorization date. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Government Services (9399), Postal Services — Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present.
GSA Purchasing Card Large Ticket	1.20%	\$39.00	Eligible Cards: GSA Purchasing cards. Eligible Criteria: CPS/Retail, CPS/Key Entry, CPS/Service Station, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Level 2 (sales tax and customer code) and Level 3 (Summary Record — Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record — Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator) data is required. Not applicable to Authorization required. Maximum 2 days to deposit & settle. Ineligible Merchant MCCs: Travel Service (3000–3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513).
Large Purchase Advantage 1	0.70%	\$49.50	Eligible Cards: Visa Large Purchase Advantage (VLP) cards, including both GSA Purchasing and non-GSA Purchasing cards. Eligible Criteria: CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred for Non-Travel Service merchants (3000–3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Transaction amount must be greater than \$10,000 (Rate 1 > \$10,000 and <= \$25,000; Rate 2 > \$25,000 and <= \$100,000; Rate 3 > \$100,000 and <= \$500,000; Rate 4 > \$500,000). Maximum 8 days to deposit & settle.
Large Purchase Advantage 2	0.60%	\$52.50	
Large Purchase Advantage 3	0.50%	\$55.50	
Large Purchase Advantage 4	0.40%	\$58.50	

Commercial Card Purchase Interchange Rates	Rates		Transaction Qualification Information
	Fee per sales dollar	Per item	
Straight Through Processing (STP) Tier 1	2.00%	\$0.10	Eligible Cards: Corporate, Purchasing, and GSA Purchasing cards. Eligible Criteria: Authorization required. Meet the existing requirements for CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Must include the Market-Specific Data Indicator of "J" identifying the transaction as Straight Through Processing. Visa Straight-Through Processing is a buyer-initiated transaction service that automates invoice-based payments for buyers and suppliers and allows cardholders to submit a transaction directly to the merchant's acquirer through the Visa Payables Automation Service. Tier 1 < \$7,000; Tier 2 ≥ \$7,000 and < \$15,000; Tier 3 ≥ \$15,000 and < \$50,000; Tier 4 ≥ \$50,000 and < \$100,000; Tier 5 ≥ \$100,000. Level 2 and 3 data is not required. Maximum 2 days to deposit & settle.
Straight Through Processing (STP) Tier 2	1.30%	\$35.00	
Straight Through Processing (STP) Tier 3	1.10%	\$35.00	
Straight Through Processing (STP) Tier 4	0.95%	\$35.00	
Straight Through Processing (STP) Tier 5	0.80%	\$35.00	
Travel — Business Tier 1	2.35%	\$0.10	Eligible Cards: Business cards. Eligible Criteria: Maximum 2 days to deposit & settle. CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/eCommerce Preferred, CPS/eCommerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Service transactions (3000–3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512, 7513). Direct Marketing — Travel-Related Arrangement Services (5962), Direct Marketing — Outbound Telemarketing Merchants (5966), and Direct Marketing — Inbound Telemarketing Merchants (5967) and non-secure eCommerce transactions are not eligible for this program. Business card transactions will qualify for programs based on annual cardholder spend: Business Tier 1 — spend < \$20,000; Business Tier 2 (formerly known as Business Enhanced) — spend ≥ \$20,000 and < \$40,000; Business Tier 3 — spend ≥ \$40,000 and < \$100,000 (formerly known as Signature Business); Business Tier 4 — spend ≥ \$100,000, Business Tier 4 spend \$100,000 to \$249,999.99; Business Tier 5 — spend < \$250,000.
Travel — Business Tier 2	2.50%	\$0.10	
Travel — Business Tier 3	2.55%	\$0.10	
Travel — Business Tier 4	2.65%	\$0.10	
Travel — Business Tier 5	2.70%	\$0.10	
Utilities Business	0.00%	\$1.50	Eligible Cards: Business, Signature Business, Business Tier 5, and Business Enhanced cards. Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Utilities (4900).
Utilities Nonrecurring Business Debit & Prepaid	0.00%	\$1.50	Eligible Cards: Debit and Prepaid Business. Eligible Criteria: Meet the existing requirements for CPS/Retail, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Card Not Present, CPS/eCommerce Basic, or CPS/eCommerce Preferred. Consumer and Business debit and prepaid transactions that meet CPS/Retail, CPS/Retail Key Entry, or CPS/Small Ticket are not eligible for this program. Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle. Eligible Merchant MCCs: Utilities (4900).
Utilities Recurring Business Debit & Prepaid	0.00%	\$0.75	

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

Interregional Purchase Interchange Rates	Rates		Non-U.S.-Issued Card — Transaction Qualification Information
	Fee per sales dollar	Per item	
Interregional Alternative Card Not Present Business	2.00%	\$0.00	Eligible Cards: Non-U.S.-issued consumer, business, and commercial cards accepted at a U.S. merchant location. Eligible Criteria: Purchase transaction must be card not present, authorized, and have a maximum of 3 days to deposit & settle for non-airline transactions and 7 days to deposit & settle for airline transactions.
Interregional Alternative Card Not Present Corporate	2.00%	\$0.00	
Interregional Alternative Card Not Present Non-Premium	1.60%	\$0.00	
Interregional Alternative Card Not Present Premium	1.85%	\$0.00	
Interregional Alternative Card Not Present Purchasing	2.00%	\$0.00	
Interregional Alternative Card Not Present Super Premium	1.98%	\$0.00	
Interregional Base Card Present Consumer Premium	1.85%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Maximum 30 days to deposit & settle.
Interregional Base Card Present Consumer Super Premium	1.98%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Maximum 30 days to deposit & settle.
Interregional Base Card Present Business	2.00%	\$0.00	Eligible Cards: Non-U.S.-issued commercial cards accepted at a U.S. merchant location. Eligible Criteria: Purchase transaction must be chip or magnetic stripe read, authorized, and have a maximum of 3 days to deposit & settle.
Interregional Base Card Present Corporate	2.00%	\$0.00	
Interregional Base Card Present Purchasing	2.00%	\$0.00	
Interregional Base Card Present Non-Premium	1.10%	\$0.00	Eligible Cards: Non-U.S.-issued consumer and commercial cards accepted at a U.S. merchant location. Eligible Criteria: Purchase transaction must be chip or magnetic stripe read, authorized, and have a maximum of 3 days to deposit & settle.
Interregional Business	2.00%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Purchase transaction. Maximum 30 days to deposit & settle.
Interregional Corporate	2.00%	\$0.00	
Interregional Purchasing	2.00%	\$0.00	

Interregional Purchase Interchange Rates	Rates		Non-U.S.-Issued Card — Transaction Qualification Information
	Fee per sales dollar	Per item	
Interregional Downgrade Business	2.05%	\$0.00	Eligible Cards: Non-U.S.-issued consumer, business, and commercial cards accepted at a U.S. merchant location. Eligible Criteria: Purchase transactions that fail to meet the qualification requirements for Base or Alternative fee programs.
Interregional Downgrade Corporate	2.05%	\$0.00	
Interregional Downgrade Non-Premium	1.65%	\$0.00	
Interregional Downgrade Premium	1.90%	\$0.00	
Interregional Downgrade Purchasing	2.05%	\$0.00	
Interregional Downgrade Super Premium	2.03%	\$0.00	
Interregional (Foreign) Standard	1.60%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Purchase transaction. 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. Fee applicable to transactions that fail to meet the requirements for the consumer or commercial downgrade fee.
Interregional Regulated Debit	0.05%	\$0.22	Eligible Cards: Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Payment Networks as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Eligible Criteria: Purchase transaction. Authorization required. Maximum 30 days to deposit & settle.

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

Consumer Credit

Consumer	1.76%	\$0.00	Eligible Cards: Consumer Traditional Credit card. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Ineligible Merchant MCCs: Airlines (3000–3300, 4511), Passenger Railway (4112), Mail/Telephone Order, and eCommerce.
Mail/Phone Order and eCommerce	-2.05%	\$0.00	Eligible Cards: Consumer Traditional Credit card. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Criteria: Mail/Telephone Order and eCommerce. Ineligible Merchant MCCs: High Risk (5962, 5966, 5967), Airlines (3000–3300, 4511), and Passenger Railway (4112).

Debit/Prepaid

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

✓ Credential Credit — >\$50.00 Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Visa Installment Credential Credit at a U.S. merchant location and amount is greater than \$50.00. Eligible Merchant MCCs: Computer Network Information Svcs (4816), Drugs & Drug Proprietors (5122), Drinking Places — Bars, Taverns, Nightclubs (5813), Digital Goods — Games (5816), Drug Store Proprietors (5912), Liquor Stores (5921), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Direct Marketing — Continuity/Subscription Merchant (5968), Cigar Shops & Stands (5993), Non-Financial Inst — Stored Value Card (6540), Dating Services (7273), Intra-Government Purchases (9405), or Bail and Bond Payments (9223). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Credential Credit — >\$50.00 — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	
✓ Credential Credit — <= \$50.00 Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Visa Installment Credential Credit payment at a U.S. merchant location and amount is less than or equal to \$50.00. Eligible Merchant MCCs: Computer Network Information Svcs (4816), Drugs & Drug Proprietors (5122), Drinking Places — Bars, Taverns, Nightclubs (5813), Digital Goods — Games (5816), Drug Store Proprietors (5912), Liquor Stores (5921), Outbound Telemarketing (5966), Inbound Telemarketing (5967), Direct Marketing — Continuity/Subscription Merchant (5968), Cigar Shops & Stands (5993), Non-Financial Inst — Stored Value Card (6540), Dating Services (7273), Intra-Government Purchases (9405), or Bail and Bond Payments (9223). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Credential Credit — <= \$50.00 — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	
✓ Credential Credit — Telecommunications and Cable Effective 10/23/2026	✓ 1.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Eligible Criteria: Visa Installment Credential Credit at a U.S. merchant location. Eligible Merchant MCCs: Telecommunication Services (4814), Cable, Satellite, and Other Pay Television/Radio Services (4899). Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective 10/23/2026
✓ Credential Credit — Telecommunications and Cable — Minimum Effective 10/23/2026	✓ 0.00% Effective 10/23/2026	✓ \$0.04 Effective 10/23/2026	
✓ Credential Standard Credit Effective TBD	✓ 2.70% Effective TBD	✓ \$0.10 Effective TBD	Eligible Criteria: Visa Installment Credential Standard Credit at a U.S. merchant location. Ineligible MCCs: Money Transfer (4829), Automated Fuel Dispensers (5542), Financial Institutions (6011, 6012, 6051), Security Brokers/Dealers (6211), Collection Agencies (7322), Government-Owned Lotteries (7800), Government Licensed On-Line Casinos (7801), Government-Licensed Horse/Dog Racing (7802), Betting, including Lottery Tickets, Casino Gaming Chips, Betting, Wagers, Games of Chance (7995), Government-Owned Lotteries (9406). Effective TBD

Passenger Transport

Passenger Transport	-2.33%	\$0.00	Eligible Cards: Consumer Traditional Credit and Commercial Credit cards. Effective 10/23/2026: Including Installment Credential Credit or Installment Credential Standard Credit products. Eligible Merchant MCCs: Airlines (3000–3300, 4511) and Passenger Railway (4112).
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Purchase Return/Credit Voucher Transaction Interchange Rate	Rates		Purchase Return — Transaction Qualification Information
	Fee per credit dollar	Per item	

Commercial Credit

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

Interregional

Consumer	1.00%	\$0.00	Eligible Cards: Non-U.S.-issued consumer cards accepted at a U.S. merchant location. Eligible Criteria: Purchase return transaction.
Commercial	1.80%	\$0.00	Eligible Cards: Non-U.S.-issued business, and commercial cards accepted at a U.S. merchant location. Eligible Criteria: Purchase return transaction.

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

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

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

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

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

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

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

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

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

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Assessments — Debit & Prepaid	0.13%	\$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
Assessments — Credit	0.14%	\$0.00	
Account Verification U.S. Domestic Credit	0.00%	\$0.035	Fee assessed for all account verification transactions (a message sent to the Issuer with \$0.00 dollar amount and Field 25 Point-of-Service Condition Code value of 51 (Address/CVV2/account verification without authorization) for confirmation that a transaction may be completed).
Account Verification U.S. Domestic Debit	0.00%	\$0.030	
Account Verification International	0.00%	\$0.070	
Address Verification	0.00%	\$0.001	Fee assessed per authorization transaction when the address verification yields a usable result (full match, partial match, no match). Billable AVS Result codes in Field 44.2: A = AVS street address only — partial match N = AVS non-match Y = AVS full match Z = AVS postal/zip code only — partial match Fee is not assessed for authorization request without address verification request, when an error condition prevents result from being returned to the acquirer, account verification authorization transaction, account funding transaction (AFT) and original credit transaction (OCT). Fee is not assessed for Card Not Present Purchase or Purchase Return AVS authorization transactions.
Authorization System Misuse	0.00%	\$0.15	Fee assessed on all Visa approved authorizations (including purchase, purchase return, and AFD) which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Following processing integrity timeframes apply: Travel & Entertainment authorizations with an estimated authorization indicator at Car Rental Agencies (3351–3500, 7512), Lodging — Hotels, Motels, and Resorts (3501–3999, 7011), Steamship and Cruise Lines (4411), Truck and Utility Trailer Rentals (7513) have up to 30 calendar days to process an authorization reversal and up to 30 calendar days to process a clearing transaction for both card present and card not present authorizations. Transit and Rental authorizations with an estimated authorization indicator at Local/Suburban Commuter Passenger Transportation, including Ferries (4111), Passenger Railways (4112), Bus Lines (4131), Boat Rentals and Leasing (4457), Trailer Parks and Campgrounds (7033), Equipment, Tool, Furniture and Appliance Rental and Leasing (7394), Motor Home and Recreational Vehicle Rentals (7519), Recreation Services — not elsewhere classified (7999) have up to 7 calendar days to process an authorization reversal and up to 10 calendar days to process a clearing transaction for both card present and card not present authorizations. Authorizations with an estimated authorization indicator at Taxicabs and Limousines (4121), Eating Places and Restaurants (5812), Drinking Places — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (5813), and Amusement Parks, Circuses, Carnivals, and Fortune Tellers (7996) have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Authorizations at any MCC without an estimated authorization indicator have up to 1 calendar day to process an authorization reversal for card present authorizations and up to 3 calendar days to process an authorization reversal for card not present authorizations and up to 10 calendar days to process a clearing transaction for all authorizations. Billed on a one-month lag.
BASE II Credit Voucher — Domestic Credit	0.00%	\$0.0195	Fee assessed on all Visa credit voucher (sales return/refund) transactions. Domestic fees apply to all Visa credit voucher (sales return/refund) transactions on U.S. issued cards at a U.S. merchant location, whereas the international fees apply to all Visa credit voucher (sales return/refund) transactions on non-U.S. issued cards at a U.S. merchant location.
BASE II Credit Voucher — Domestic Debit & Prepaid	0.00%	\$0.0155	
BASE II Credit Voucher — International Credit	0.00%	\$0.0395	
BASE II Credit Voucher — International Debit & Prepaid	0.00%	\$0.0355	
Card Verification Value 2 CVV2	0.00%	\$0.0025	Fee assessed when CVV2 validation is requested and a usable response is returned. Fee is not applicable when CVV2 is not verified, an error condition prevents the result from being returned, a 3-D Secure verification passes, CVV2 validation is being requested as part of an account verification message, declined authorizations, or authorization reversals. Fee is not assessed for Card Not Present Purchase or Purchase Return CVV2 authorization transactions.
Commercial Enhanced Data Program (CEDP) Participation	0.05%	\$0.00	Fee assessed for each transaction qualified at Level 2 or Level 3 interchange fee programs.
Commercial Solutions — Credit	0.01%	\$0.00	Fee assessed for U.S. transactions completed with a Business Solutions product (Government, Small Business, and Commercial cards). Fee is not assessed for Purchase Return transactions.
Commercial Solutions — Debit & Prepaid	0.01%	\$0.00	
Data Consistency — Domestic Effective TBD	0.00% Effective TBD	\$0.10 Effective TBD	Effective TBD: Fee assessed for manipulating data elements in an authorization re-attempt, applicable if any following data elements are changed when authorizing 60 day period for declined and approved authorizations: Acquirer or Merchant Country, MCC, POS Condition Code, POS Environment Field, POS Entry Mode, eCommerce Indicator (ECI).
Data Consistency — Cross Border Effective TBD	0.00% Effective TBD	\$0.15 Effective TBD	
Declined Transaction Resubmission [Excessive Decline Reattempts] — Domestic	0.00%	\$0.10	Fee assessed when the combination of declined and approved authorizations exceed the defined threshold of 15 reattempts in a 30-day period, beginning with the next reattempt. No duplication will occur with the “Issuer Will Never Approve” rule. Effective 10/23/2026: Threshold increased to 20 reattempts.
Declined Transaction Resubmission [Excessive Decline Reattempts] — Cross Border	0.00%	\$0.25	

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Digital Commerce — Cross Border	0.035% ▲ 0.0525% Effective 04/01/2027	\$0.00	Fee assessed on card not present approved and declined purchase and credit voucher authorizations, authorization reversals, and \$0.00 account verification (fee in addition to existing account verification fees).
Digital Commerce — Cross Border Minimum	0.00%	\$0.01 ▲ \$0.0125 Effective 04/01/2027	
Digital Commerce — Domestic	0.015% ▲ 0.0225% Effective 04/01/2027	\$0.00	
Digital Commerce — Domestic Minimum	0.00%	\$0.01 ▲ \$0.0125 Effective 04/01/2027	
✓ Embedded Payments Charge for Select Payment Transactions for Commercial Solutions Effective 10/23/2026	✓ 0.10% Effective 10/23/2026	✓ \$0.00 Effective 10/23/2026	Effective 10/23/2026: Fee assessed for Card Not Present (CNP) Purchase and Return transactions completed with a U.S. or non U.S. issued virtual Commercial Solutions cards identified by Visa as an Embedded Payment.
Enhanced Data Program	0.05%	\$0.00	Fee assessed for Consumer Credit Card Not Present Purchase transactions that meet Digital Commerce Authentication Program (DCAP) for eCommerce tokenized transactions that pass enhanced data.
Estimated Authorization	0.02%	\$0.00	Fee assessed on approved purchase estimated authorizations. Fee is not applicable to purchase return, declined authorizations, or authorization reversals.
Extended Authorization Service	0.08%	\$0.00	Fee assessed on authorizations requesting the extended authorization service and transactions that exceed the 10-calendar day authorization to clearing time frame.
High Fallback	0.00%	\$0.10	Fee assessed for each fallback transaction when merchant locations with a fallback rate of 10% or above. Fallback rate is defined as the number of magnetic-stripe fallback authorization transactions per the total number of electronically read authorizations.
Incremental Authorization	0.02%	\$0.00	Fee assessed on approved purchase incremental authorizations. Fee is not applicable to purchase return, declined authorizations, or authorization reversals.
Integrity Risk Program	0.10%	\$0.10	Fee assessed for card not present purchase transactions completed with one of the following MCCs: MCC 5967 — Adult Content Direct Marketing—Inbound Teleservices MCC 7273 — Dating Services MCC 7995 — Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
International Acquirer (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 (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).
International Acquirer (IAF) — MultiCurrency Cross Border	1.35%	\$0.00	Fee assessed on all Multi Currency transactions at a U.S. merchant location with a non-U.S. issued card.
International Service Assessment (ISA) Base	1.00%	\$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S., and the transaction is settled in U.S. dollars.
International Service Assessment (ISA) Enhanced	1.40%	\$0.00	Fee assessed on international transactions where the merchant is in the U.S. and the issuer country is non-U.S., and the transaction is NOT settled in U.S. dollars.
Issuer Will Never Approve — Cross Border	0.00%	\$0.25	Fee assessed on each reattempted authorization over a 60 day period after receipt of Category 1. Authorization response code indicating the card is blocked for use or never existed which means there is no circumstance in which the Issuer will grant an approval. There will be no duplicate assessment of the Declined Transaction Resubmission fee. Category 1: Issuer Will Never Approve response codes: 04 (Pickup card), 07 (Pickup card, special conditions), 12 (Invalid transaction), 14 (Invalid account number), 15 (No such issuer), 41 (Pickup card [lost card]), 43 (Pickup card [stolen card]), 46 (Closed account), 57 (Transaction not permitted to cardholder), R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorization).
Issuer Will Never Approve — Domestic	0.00%	\$0.10	
Kilobyte Fee (BASE II System File Transmission)	0.00%	\$0.0025	Fee assessed on all Visa transactions including, but not limited to, authorization, purchase, purchase return, reversals, chargeback, and chargeback reversals.
Mag Stripe Contactless	0.00%	\$0.10	Fee assessed when magnetic stripe data is used to obtain an authorization approval or partial approval at a contactless terminal. Fee is applicable to estimated authorizations, incremental authorizations, and purchase return authorizations. Fee is not applicable declined authorizations or authorization reversals.
Marketplace	0.30%	\$0.00	Fee assessed on Foreign Retailer Volume (marketplace and issuer are in the same country and the retailer is in a different country). If required reporting is not provided fee will be assessed on all of the marketplace volume.

Payment Network Fees	Rates		Fee Information
	Per dollar	Per item	
Network Acquirer Processing (NAPF) — eCommerce Credit	0.00%	\$0.0195	Fee assessed on all Visa authorization attempts. Does not apply to \$0 Account Verification messages, Real Time Clearing pre-authorization requests, authorization reversals, authorizations of return or refund transactions, chargeback responses, and other administrative messages. NAPF will be assessed on Authorization Reversals.
Network Acquirer Processing (NAPF) — eCommerce Debit	0.00%	\$0.0155	
Network Acquirer Processing (NAPF) — Non eCommerce Credit	0.00%	\$0.0395	
Network Acquirer Processing (NAPF) — Non eCommerce Debit	0.00%	\$0.0355	
Non-Domestic Currency	0.25%	\$0.00	Fee assessed on processed transactions that are settled in a currency different from the country where the transaction occurred.
Partial Authorization Non-Participation (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.
Report Fee	0.00%	\$0.002	Fee assessed per-record in VS fee reports. Examples include (but not limited to): Authorization System Misuse, Declined Transaction Resubmission, High Fallback, Issuer Will Never Approve, Stop Payment Service — Repeat Authorization Decline, Transaction Integrity, and Zero Floor Limit.
Stop Payment Service — Repeat Authorization Decline	0.00%	\$1.00	Fee assessed per declined transaction when a merchant submits an authorization request for a recurring transaction following three previous attempts declined by the same Visa Stop Payment Service (VSPS) stop instruction (authorization response code R0).
Token Card Present Authorization — Cross Border	0.05%	\$0.00	Fee assessed on all card present authorizations conducted with a payment network token including both approvals and declines for purchases, reversals, and returns.
Token Card Present Authorization — Domestic	0.01%	\$0.00	
Transaction Integrity	0.00%	\$0.10	Fee assessed on each signature debit transaction (including Consumer and Business debit cards and Consumer and Commercial Prepaid cards) and each credit transaction (including Consumer Credit, Corporate, Purchasing, and Business cards) that does not meet the qualification criteria defined under the Visa U.S. Custom Payment Service (CPS) program, including Staged Digital Wallet transactions. Fee will also apply to International Airline Program (IAP) transactions on U.S. issued cards at U.S. merchant locations.
Vehicle Rental Merchant Flexible Extension Program	0.25%	\$0.00	This program permits vehicle rental merchants to process previously authorized transaction if the cardholder extends the rental period beyond the original term of the rental agreement contract and the merchant is unable to obtain sufficient incremental authorizations to fully authorize the transaction for the revised amount. This program must only be utilized if an estimated authorization has been requested and approved at the beginning of the rental period. Fee assessed on the dollar amount of transaction that exceeds the sum of the approved estimated and incremental authorizations by more than 15%.
Vehicle Rental Merchant Asset Protection Program	0.50%	\$0.00	This program permits vehicle rental merchants to use risk modeling to determine the appropriate amount to authorize when obtaining an estimated authorization at the time of car pickup. Based on the characteristics of the rental agreement, the estimated authorization may be a non-standard amount, which may also be greater than the expected final transaction amount. If the final amount is less than the authorized amount, the merchant must submit a reversal for the unused portion, per existing rules. Reminder, additional authorization amounts obtained in the estimated authorization at the time of car pick-up must not include estimates for potential damages or other post-rental charges. Damages and other delayed charges must continue to be processed as separate transactions. Fee is assessed when the authorized amount exceeds the transaction amount plus 15% when the amount is equal to or greater than \$200.01.
Virtual B2B Service — Domestic	0.60%	\$0.00	Fee assessed to transactions that qualify for the Visa Global Business-to-Business Virtual Payments Program for virtual card transactions between online travel agencies (OTAs), travel service providers, and other travel payment providers (both domestic and international) and travel suppliers (e.g. airlines, hotels, and car rental companies). Eligible Merchants: Hotels (3501-3999, 7011), Car Rental (3351-3441, 7512), Truck & Utility Trailer Rentals (7513), Passenger Transport (3000-3300, 4511, 4112), Cruise Lines / Steamships (4411), Bus Lines (4131), Airports, Flying Fields, & Airport Terminals (4582), Travel Agencies & Tour Operators (4722), Direct Marketing — Travel-related Arrangement Service (5962), Real Estate Agents & Managers — Rentals (6513), Timeshares (7012), Sporting & Recreational Camps (7032), Trailer Parks & Campgrounds (7033), Health & Beauty Spas (7298), Motor Home & Recreational Vehicle Rentals (7519), Tourist Attractions & Exhibits (7991), Membership Clubs, Country Clubs, & Private Golf Courses (7997), and Recreation Services (7999). Eligible merchants restriction eliminated.
Virtual B2B Service — International	1.55%	\$0.00	
Zero Floor Limit	0.00%	\$0.20	Fee assessed on all Visa purchase and purchase return clearing transactions that are not authorized. Processing integrity timeframes that apply to the Visa Authorization System Misuse Fee also apply to the Visa Zero Floor Limit Fee. Billed on a one month lag.