



# Visa USA Interchange Reimbursement Fees

Visa Supplemental Requirements



13 April 2024

Visa Public



## Introduction to the Visa USA Interchange Reimbursement Fees

The following tables set forth the interchange reimbursement fees applied on Visa financial transactions completed within the 50 United States and the District of Columbia.

Visa uses interchange reimbursement fees as transfer fees between financial institutions to balance and grow the payment system for the benefit of all participants. Merchants do not pay interchange reimbursement fees; merchants pay "merchant discount" to their financial institution. This is an important distinction, because merchants buy a variety of processing services from financial institutions; all these services may be included in their merchant discount rate, which is typically a percentage rate per transaction.

**Note:** This document is a supplement of the *Visa Core Rules and Visa Product and Service Rules*. In the event of any conflict between any content in this document, any document referenced herein, any exhibit to this document, or any communications concerning this document, and any content in the *Visa Core Rules and Visa Product and Service Rules*, the *Visa Core Rules and Visa Product and Service Rules* shall govern and control.

## Contact Information

If you have any questions about Visa's interchange rates, your merchant discount, or what interchange rates for which you are eligible, please contact your financial institution.

Introduction to the Visa USA Interchange Reimbursement Fees  
Visa USA Interchange Reimbursement Fees

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## A Visa USA Consumer Check Card Exempt and Regulated Interchange Reimbursement Fees

Rates Effective October 14, 2023

<i>Card Present Fee Program</i>	<i>Exempt Visa Check Card Card Present Transactions</i>	<i>Regulated Visa Check Card Card Present Transactions</i>
CPS/Supermarket, Debit	\$0.30	0.05% + \$0.21*
CPS/Retail, Debit	0.80% + \$0.15	0.05% + \$0.21*
CPS/Automated Fuel Dispenser (AFD), Debit	0.80% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Service Station, Debit	0.80% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Small Ticket, Debit	1.55% + \$0.04 <sup>1</sup>	0.05% + \$0.21*
CPS/Restaurant, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Present, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/Passenger Transport Card Present, Debit	1.19% + \$0.10	0.05% + \$0.21*
Travel Service, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/Retail Key Entry, Debit <sup>2</sup>	1.65% + \$0.15	0.05% + \$0.21*

Visa USA Consumer Check Card Exempt and Regulated Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<i>Card Not Present Fee Program</i>	<i>Exempt Visa Check Card Card Not Present Transactions</i>	<i>Regulated Visa Check Card Card Not Present Transactions</i>
CPS/Retail 2 – Card Not Present, Debit	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Debt Repayment 2 CPS/Debt Repayment (No Fee)	0.65% + \$0.15 (\$2.00 Cap) 0.65% + \$0.15 (\$0.65 Cap)	0.05% + \$0.21*
CPS/Utility Recurring Bill Payment, Debit	\$0.45	0.05% + \$0.21*
CPS/Utility, Debit	\$0.65	0.05% + \$0.21*
CPS/Government	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
Consumer Bill Payment Service Consumer Debit	1.65% + \$0.15	0.05% + \$0.21*
CPS/Card Not Present, Debit	1.65% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Basic, Debit	1.65% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Preferred Retail, Debit	1.60% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Preferred Hotel and Car Rental, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/e-Commerce Preferred Passenger Transport, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Not Present, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/Passenger Transport Card Not Present, Debit	1.70% + \$0.15	0.05% + \$0.21*
CPS/Account Funding, Debit	1.75% + \$0.20	0.05% + \$0.21*
Electronic Interchange Reimbursement Fee (EIRF), Debit <sup>3</sup>	1.75% + \$0.20	0.05% + \$0.21*
Standard Interchange Reimbursement Fee, Debit	1.90% + \$0.25	0.05% + \$0.21*

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

\* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

<sup>1</sup> Small-ticket interchange rate on PIN-authenticated Visa Debit transactions applies only to Visa Network 002 transactions.

<sup>2</sup> Not applicable to PIN-authenticated transactions.

<sup>3</sup> EIRF transactions from AFDs and service stations are eligible for a US \$0.95 cap.

## B Visa U.S.A. Consumer Prepaid Exempt & Regulated and Other Exempt Products Interchange Reimbursement Fees

Rates Effective October 14, 2023

<i>Card Present Transactions Fee Program</i>	<i>EXEMPT Visa Consumer Prepaid and Other Exempt</i>	<i>REGULATED Visa Consumer Prepaid</i>
CPS/Supermarket, Prepaid	1.15% + \$0.15 (\$0.35 Cap)	0.05% + \$0.21*
CPS/Retail, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Automated Fuel Dispenser (AFD), Prepaid	1.15% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Service Station, Prepaid	1.15% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*
CPS/Small Ticket, Prepaid	1.60% + \$0.05 <sup>1</sup>	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Present, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Restaurant, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Passenger Transport Card Present, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
Travel Service, Prepaid	1.15% + \$0.15	0.05% + \$0.21*
CPS/Retail Key Entry, Prepaid <sup>2</sup>	1.75% + \$0.20	0.05% + \$0.21*

Visa U.S.A. Consumer Prepaid Exempt & Regulated and Other Exempt Products Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<i>Card Not Present Fee Program</i>	<i>EXEMPT Visa Consumer Prepaid and Other Exempt</i>	<i>REGULATED Visa Consumer Prepaid</i>
CPS/Retail 2 Card Not Present, Prepaid	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
CPS/Debt Repayment 2 CPS/Debt Repayment (No Fee)	0.65% + \$0.15 (\$2.00 Cap) 0.65% + \$0.15 (\$0.65 Cap)	0.05% + \$0.21*
CPS/Utility Recurring Bill Payment, Prepaid	\$0.45	0.05% + \$0.21*
CPS/Utility, Prepaid	\$0.65	0.05% + \$0.21*
CPS/Government, Prepaid	0.65% + \$0.15 (\$2.00 Cap)	0.05% + \$0.21*
Consumer Bill Payment Service, Consumer, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Card Not Present, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Basic, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Preferred Retail, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Preferred Hotel and Car Rental, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/e-Commerce Preferred Passenger Transport, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Hotel and Car Rental Card Not Present, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Passenger Transport, Prepaid	1.75% + \$0.20	0.05% + \$0.21*
CPS/Account Funding, Prepaid	1.80% + \$0.20	0.05% + \$0.21*
Electronic Interchange Reimbursement Fee (EIRF), Prepaid <sup>3</sup>	1.80% + \$0.20	0.05% + \$0.21*
Standard Interchange Reimbursement Fee, Prepaid	1.90% + \$0.25	0.05% + \$0.21*

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

\* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

<sup>1</sup> Small-ticket interchange rate on PIN-authenticated Visa Prepaid transactions applies only to Visa Network 002.

<sup>2</sup> Not applicable to PIN-authenticated transactions.

<sup>3</sup> EIRF transactions from AFDs and service stations are eligible for a US \$0.95 cap.



## C Visa U.S.A. Consumer Credit Interchange Reimbursement Fees

Rates Effective October 14, 2023

<i>Fee Program</i>	<i>Visa Infinite Spend Qualified</i>	<i>Visa Infinite Spend Not Qualified</i>	<i>Visa Signature Preferred</i>	<i>Visa Signature</i>	<i>Traditional Rewards</i>	<i>All Other Products</i>
Supermarket Credit—Tier* 0	1.65% + \$0.05	1.55% + \$0.05	1.65% + \$0.05	1.55% + \$0.05	1.18% + \$0.05	1.18% + \$0.05
Supermarket Credit—Tier* I	1.65% + \$0.05	1.55% + \$0.05	1.65% + \$0.05	1.55% + \$0.05	1.20% + \$0.05	1.20% + \$0.05
Supermarket Credit—Tier* II	1.65% + \$0.05	1.55% + \$0.05	1.65% + \$0.05	1.55% + \$0.05	1.22% + \$0.05	1.22% + \$0.05
Supermarket Credit—Tier* III	1.75% + \$0.05	1.60% + \$0.05	1.75% + \$0.05	1.60% + \$0.05	1.22% + \$0.05	1.22% + \$0.05
Supermarket Credit—All Other	2.00% + \$0.07	1.65% + \$0.07	2.00% + \$0.07	1.65% + \$0.07	1.50% + \$0.07	1.50% + \$0.07
Retail Credit-Performance Threshold* I	2.30% + \$0.10	1.90% + \$0.10	2.10% + \$0.10	1.65% + \$0.10	1.43% + \$0.10	1.43% + \$0.10
Retail Credit-Performance Threshold* II	2.30% + \$0.10	1.90% + \$0.10	2.10% + \$0.10	1.65% + \$0.10	1.47% + \$0.10	1.47% + \$0.10
Retail Credit-Performance Threshold* III	2.30% + \$0.10	1.90% + \$0.10	2.10% + \$0.10	1.65% + \$0.10	1.51% + \$0.10	1.51% + \$0.10
Small Merchant Product 2	1.88% + \$0.10	1.43% + \$0.10	1.88% + \$0.10	1.43% + \$0.10	1.43% + \$0.10	1.29% + \$0.10
Product 2	2.30% + \$0.10	1.90% + \$0.10	2.10% + \$0.10	1.65% + \$0.10	1.65% + \$0.10	1.51% + \$0.10
Small Ticket	2.20% (min. \$0.04)	2.20% (min. \$0.04)	2.20% (min. \$0.04)	2.20% (min. \$0.04)	1.90% (min. \$0.04)	1.90% (min. \$0.04)
Small Merchant CPS/Recurring Payments Telco & Cable	2.20% + \$0.05	1.43% + \$0.05	2.20% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
CPS/Recurring Payments Telco & Cable: Performance Threshold I-Non-Tokenized	1.85% + \$0.05	1.33% + \$0.05	1.85% + \$0.05	1.33% + \$0.05	1.33% + \$0.05	1.33% + \$0.05
CPS/Recurring Payments Telco & Cable: Performance Threshold II-Non-Tokenized	2.20% + \$0.05	1.43% + \$0.05	2.20% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05

Visa U.S.A. Consumer Credit Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<i>Fee Program</i>	<i>Visa Infinite Spend Qualified</i>	<i>Visa Infinite Spend Not Qualified</i>	<i>Visa Signature Preferred</i>	<i>Visa Signature</i>	<i>Traditional Rewards</i>	<i>All Other Products</i>
CPS/Recurring Payments Telco & Cable: Performance Threshold III-Non-Tokenized	2.30% + \$0.05	1.53% + \$0.05	2.30% + \$0.05	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
CPS/Recurring Payments Telco & Cable: Non-Tokenized	2.30% + \$0.05	1.53% + \$0.05	2.30% + \$0.05	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
CPS/Recurring Payments Telco & Cable: Performance Threshold I-Tokenized	1.75% + \$0.05	1.23% + \$0.05	1.75% + \$0.05	1.23% + \$0.05	1.23% + \$0.05	1.23% + \$0.05
CPS/Recurring Payments Telco & Cable: Performance Threshold II-Tokenized	2.10% + \$0.05	1.33% + \$0.05	2.10% + \$0.05	1.33% + \$0.05	1.33% + \$0.05	1.33% + \$0.05
CPS/Recurring Payments Telco & Cable: Performance Threshold III-Tokenized	2.20% + \$0.05	1.43% + \$0.05	2.20% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
CPS/Recurring Payments Telco & Cable: Tokenized	2.20% + \$0.05	1.43% + \$0.05	2.20% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Small Merchant Insurance	2.25% + \$0.10	1.43% + \$0.05	2.25% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Insurance <sup>2</sup>	2.25% + \$0.10	1.43% + \$0.05	2.25% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Insurance – Non-Tokenized	2.35% + \$0.10	1.53% + \$0.05	2.35% + \$0.10	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Small Merchant Services	2.30% + \$0.10	1.85% + \$0.10	2.30% + \$0.10	1.85% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
Services <sup>2</sup> applies to transactions >=\$100	2.30% + \$0.10	1.85% + \$0.10	2.30% + \$0.10	1.85% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
Services – Non-Tokenized applies to transactions >=\$100	2.40% + \$0.10	1.95% + \$0.10	2.40% + \$0.10	1.95% + \$0.10	1.80% + \$0.10	1.65% + \$0.10
Small Merchant Education	2.15% + \$0.10	1.43% + \$0.05	2.15% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Education <sup>2</sup> applies to transactions >=\$500	2.15% + \$0.10	1.43% + \$0.05	2.15% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Education – Non-Tokenized applies to transactions >=\$500	2.25% + \$0.10	1.53% + \$0.05	2.25% + \$0.10	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Small Merchant Healthcare	2.30% + \$0.10	1.43% + \$0.05	2.30% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Healthcare <sup>2</sup> applies to transactions >=\$500	2.30% + \$0.10	1.43% + \$0.05	2.30% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05

Visa U.S.A. Consumer Credit Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<i>Fee Program</i>	<i>Visa Infinite Spend Qualified</i>	<i>Visa Infinite Spend Not Qualified</i>	<i>Visa Signature Preferred</i>	<i>Visa Signature</i>	<i>Traditional Rewards</i>	<i>All Other Products</i>
Healthcare – Non-Tokenized applies to transactions >=\$500	2.40% + \$0.10	1.53% + \$0.05	2.40% + \$0.10	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Small Merchant Real Estate	2.15% + \$0.10	1.43% + \$0.05	2.15% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Real Estate <sup>2</sup> applies to transactions >=\$500	2.15% + \$0.10	1.43% + \$0.05	2.15% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Real Estate – Non-Tokenized applies to transactions >=\$500	2.25% + \$0.10	1.53% + \$0.05	2.25% + \$0.10	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Small Merchant Advertising	2.30% + \$0.10	1.75% + \$0.10	2.30% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
Advertising <sup>2</sup>	2.30% + \$0.10	1.75% + \$0.10	2.30% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
Advertising – Non-Tokenized	2.40% + \$0.10	1.85% + \$0.10	2.40% + \$0.10	1.85% + \$0.10	1.80% + \$0.10	1.65% + \$0.10
CPS/Charity and Religious Organizations	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05
CPS/Government	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Fuel	1.15% + \$0.25 (\$1.10 Cap)	1.15% + \$0.25 (\$1.10 Cap)	1.15% + \$0.25 (\$1.10 Cap)	1.15% + \$0.25 (\$1.10 Cap)	1.15% + \$0.25 (\$1.10 Cap)	1.15% + \$0.25 (\$1.10 Cap)
Service Station and Government Small Ticket	na	1.65% + \$0.04	na	1.65% + \$0.04	1.65% + \$0.04	1.65% + \$0.04
CPS/Utility	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75
Travel	2.55% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	2.25% + \$0.10	1.95% + \$0.10	1.75% + \$0.10
Small Merchant Taxi	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.10% (min. \$0.04)	2.10% (min. \$0.04)
Taxi 2**	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.10% (min. \$0.04)	2.10% (min. \$0.04)
Taxi 1	2.70% (min. \$0.08)	2.70% (min. \$0.08)	2.70% (min. \$0.08)	2.70% (min. \$0.08)	2.20% (min. \$0.08)	2.20% (min. \$0.08)
Small Merchant Restaurant	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.10% (min. \$0.04)	2.10% (min. \$0.04)
Restaurant 2***	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.60% (min. \$0.04)	2.10% (min. \$0.04)	2.10% (min. \$0.04)
Restaurant 1	2.70% (min. \$0.08)	2.70% (min. \$0.08)	2.70% (min. \$0.08)	2.70% (min. \$0.08)	2.20% (min. \$0.08)	2.20% (min. \$0.08)
Small Merchant Product 1	2.18% + \$0.10	1.73% + \$0.10	2.18% + \$0.10	1.73% + \$0.10	1.73% + \$0.10	1.58% + \$0.10
Product 1 Tokenized	2.50% + \$0.10	2.10% + \$0.10	2.40% + \$0.10	1.95% + \$0.10	1.95% + \$0.10	1.80% + \$0.10

Visa U.S.A. Consumer Credit Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<i>Fee Program</i>	<i>Visa Infinite Spend Qualified</i>	<i>Visa Infinite Spend Not Qualified</i>	<i>Visa Signature Preferred</i>	<i>Visa Signature</i>	<i>Traditional Rewards</i>	<i>All Other Products</i>
<b>Product 1</b>	2.60% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	2.05% + \$0.10	2.04% + \$0.10	1.89% + \$0.10
<b>Consumer Bill Payment Service, Consumer Credit</b>	2.60% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	2.05% + \$0.10	2.04% + \$0.10	1.89% + \$0.10
<b>Non-Qualified Consumer Credit</b>	3.15% + \$0.10 <sup>1</sup>	3.15% + \$0.10 <sup>1</sup>	3.15% + \$0.10 <sup>1</sup>	3.15% + \$0.10 <sup>1</sup>	3.15% + \$0.10 <sup>1</sup>	3.15% + \$0.10 <sup>1</sup>

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

\* See page 9 for performance threshold criteria.

\*\* Taxi 1 transactions that are tokenized may also qualify for this rate.

\*\* Restaurant 1 transactions that are tokenized may also qualify for this rate.

<sup>1</sup> Non-Qualified Consumer Credit transactions from AFDs and service stations are eligible for a US \$1.10 cap.

† Visa Infinite (Spend Qualified accounts)

‡ Visa Infinite (Spend Not Qualified accounts)

## D Visa U.S.A. Credit Performance Threshold Criteria For Retail, Supermarket, and Small Merchant Categories

Effective April 13, 2024, based on 12 months of activity ending September 30, 2023

<i>Retail Performance Thresholds</i>	<i>Transaction Minimum</i>	<i>Volume Minimum</i>	<i>Maximum Dispute Financials Ratio*</i>	<i>PCI Compliance</i>
Threshold I	123.4 million	\$8.33 billion	0.020%	✓
Threshold II	79.8 million	\$4.46 billion	0.020%	✓
Threshold III	17.8 million	\$1.01 billion	0.020%	✓

<i>Recurring Telecommunications and Cable Performance Thresholds</i>	<i>Transaction Minimum</i>	<i>Volume Minimum</i>	<i>Maximum Dispute Financials Ratio*</i>	<i>PCI Compliance</i>
Threshold I	50 million	\$10.0 billion	0.080%	✓
Threshold II	40 million	\$7.5 billion	0.080%	✓
Threshold III	30 million	\$5.0 billion	0.080%	✓

<i>Supermarket Performance Tiers</i>	<i>Transaction Minimum</i>	<i>Volume Minimum</i>	<i>Maximum Dispute Financials Ratio*</i>	<i>PCI Compliance</i>
Tier 0	437.3 million	\$23.26 billion	0.020%	✓
Tier I	156.5 million	\$12.64 billion	0.020%	✓
Tier II	85.6 million	\$4.99 billion	0.020%	✓
Tier III	19.5 million	\$1.13 billion	0.020%	✓

<i>Small Merchant Category</i>	<i>Volume Maximum</i>
Gross Visa Consumer Credit Sales **	\$280,000

\* Dispute Financials ratio calculated as a percentage of a merchant's gross transaction count.

\*\* based on 12 months of Visa system activity ending September 30, 2022.

Please reference *U.S. Interchange Reimbursement Fee Rate Qualification Guide* for complete details.

## E Visa U.S.A. Corporate and Purchasing Interchange Fees

Rates Effective October 14, 2023

<i>Fee Program</i>	<i>Purchasing* &amp; Corporate T&amp;E</i>
Commercial Level III	1.90% + \$0.10
Commercial Level II – Fuel	2.20% + \$0.10
Commercial Level II	2.50% + \$0.10
Commercial Card Present	2.50% + \$0.10
Commercial Travel Service	2.65% + \$0.10
Commercial Card Not Present	2.70% + \$0.10
Consumer Bill Payment Service, Commercial	2.70% + \$0.10
Non-Qualified	2.95% + \$0.10
Non-Qualified with Data	2.95% + \$0.10
Commercial Product Large Ticket	1.45% + \$35.00

\* Includes Fleet cards

<i>Fee Program</i>	<i>Purchasing Only</i>
Government-to-Government (G2G)	1.65% + \$0.10
GSA Large Ticket	1.20% + \$39.00

Visa U.S.A. Corporate and Purchasing Interchange Fees  
Visa USA Interchange Reimbursement Fees

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<i>Straight Through Processing (STP) Fee Program</i>	<i>Applicable Interchange Rate</i>
Tier 1 – Less than \$7,000	2.00% + \$0.10
Tier 2 – \$7,000 - \$14,999.99	1.30% + \$35.00
Tier 3 - \$15,000 - \$49,999.99	1.10% + \$35.00
Tier 4 - \$50,000 - \$99,999.99	0.95% + \$35.00
Tier 5 - \$100,000 and greater	0.80% + \$35.00

Visa U.S.A. Corporate and Purchasing Interchange Fees  
Visa USA Interchange Reimbursement Fees

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<i>Visa Large Purchase Advantage Fee Program</i>	<i>Applicable Interchange Rate</i>
Card Present: All Ticket Sizes	Visa Purchasing card rates apply
Card Not Present: \$10,000 or less	Visa Purchasing card rates apply
Card Not Present: \$10,000.01 - \$25,000	0.70% + \$49.50
Card Not Present: \$25,000.01 - \$100,000	0.60% + \$52.50
Card Not Present: \$100,000.01 - \$500,000	0.50% + \$55.50
Card Not Present: Greater than \$500,000	0.40% + \$58.50



## F Visa U.S.A. Business, Corporate and Purchasing Prepaid Exempt and Regulated Interchange Reimbursement Fees

Rates Effective October 14, 2023

<i>Fee Program</i>	<i>EXEMPT Visa Business Prepaid</i>	<i>EXEMPT Visa Purchasing Prepaid</i>	<i>REGULATED Visa Business &amp; Purchasing Prepaid</i>
Non-Qualified	2.95% + \$0.10	2.95% + \$0.10	0.05% + \$0.21*
Card Present	2.15% + \$0.10	2.15% + \$0.10	0.05% + \$0.21*
Card Not Present	2.65% + \$0.10	2.65% + \$0.10	0.05% + \$0.21*
Consumer Bill Payment Service, Commercial Prepaid	2.65% + \$0.10	2.65% + \$0.10	0.05% + \$0.21*
Visa Purchasing Prepaid Large Ticket	na	1.45% + \$35.00	0.05% + \$0.21*
Visa Business Utility Recurring Bill Payment (Visa Business Prepaid Only)	\$0.75	na	0.05% + \$0.21*
Business Utilities (Visa Business Prepaid Only)	\$1.50	na	0.05% + \$0.21*

Rates Effective October 14, 2022

<i>Fee Program</i>	<i>EXEMPT Visa Corporate Prepaid</i>	<i>REGULATED Visa Corporate Prepaid</i>
Non-Qualified	2.95% + \$0.10	0.05% + \$0.21*
Corporate Prepaid	2.65% + \$0.10	0.05% + \$0.21*
Consumer Bill Payment Service, Commercial	2.65% + \$0.10	0.05% + \$0.21*

Note: Fees in these tables are listed in U.S. dollars; fees are paid to cardholder financial institutions.

\* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01



## G Visa U.S.A. Business (excluding Prepaid) Interchange Reimbursement Fees

Rates Effective October 14, 2023

<i>Business Credit Fee Program</i>	<i>Business Credit Spend Tier I</i>	<i>Business Credit Spend Tier II</i>	<i>Business Credit Spend Tier III</i>	<i>Business Credit Spend Tier IV</i>	<i>Business Credit Spend Tier V</i>
Business Level II	1.90% + \$0.10	2.05% + \$0.10	2.10% + \$0.10	2.20% + \$0.10	2.25% + \$0.10
Business Product 2	1.90% + \$0.10	2.05% + \$0.10	2.10% + \$0.10	2.20% + \$0.10	2.25% + \$0.10
Business Product 1	2.65% + \$0.10	2.80% + \$0.10	2.85% + \$0.10	2.95% + \$0.10	3.00% + \$0.10
Consumer Bill Payment Service, Business Credit	2.65% + \$0.10	2.80% + \$0.10	2.85% + \$0.10	2.95% + \$0.10	3.00% + \$0.10
Business Travel	2.35% + \$0.10	2.50% + \$0.10	2.55% + \$0.10	2.65% + \$0.10	2.70% + \$0.10
Business Non-Qualified	3.15% + \$0.20	3.15% + \$0.20	3.15% + \$0.20	3.15% + \$0.20	3.15% + \$0.20
Business Utility Program	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50

<i>Business Debit Fee Program</i>	<i>EXEMPT Business Debit</i>	<i>REGULATED Business Debit</i>
Business Debit, Card Present	1.70% + \$0.10	0.05% + \$0.21*
Business Debit, Card Not Present	2.45% + \$0.10	0.05% + \$0.21*
Consumer Bill Payment Service, Business Debit	2.45% + \$0.10	0.05% + \$0.21*
Business Debit, Non-Qualified	2.95% + \$0.10	0.05% + \$0.21*
Business Utility Program, Recurring Bill Payment	\$0.75	0.05% + \$0.21*
Business Utility Program, Card Not Present Only	\$1.50	0.05% + \$0.21*

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions.

\* Issuers that certify to Visa their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

Visa U.S.A. Business (excluding Prepaid) Interchange Reimbursement Fees  
Visa USA Interchange Reimbursement Fees

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## H Visa U.S.A. Other Transactions Interchange Reimbursement Fees

Rates Effective October 14, 2023

<i>Credit Voucher Transaction Type</i>	<i>Rate</i>
Passenger Transport Service Category—Credit	2.33%
Non-Passenger Transport—Consumer Credit	1.76%
Non-Passenger Transport—Corporate and Business Card	2.35%
Mail/Phone Order and eCommerce Merchants—Consumer Credit	2.05%
Credit Voucher—Debit	0.00%
Non-Passenger Transport—Non GSA Purchasing \$0 - \$10,000	2.40%
Non-Passenger Transport—Non GSA Purchasing \$10,000.01 - \$25,000	2.30%
Non-Passenger Transport—Non GSA Purchasing \$25,000.01 - \$100,000	2.20%
Non-Passenger Transport—Non GSA Purchasing \$100,000.01 - \$500,000	2.00%
Non-Passenger Transport—Non GSA Purchasing \$500,000.01 +	1.80%
Non-Passenger Transport—GSA Purchasing \$0 - \$10,000	2.35%
Non-Passenger Transport—GSA Purchasing \$10,000.01 - \$25,000	2.15%
Non-Passenger Transport—GSA Purchasing \$25,000.01 - \$100,000	2.00%
Non-Passenger Transport—GSA Purchasing \$100,000.01 +	1.80%
Visa Prepaid Load Network Interchange Reimbursement Fee	\$0.05
Visa Money Transfer Original Credit – Deferred (fees are paid by institution initiating transaction to recipient institution)	\$0.015
Visa Money Transfer Original Credit (fees are paid by institution initiating transaction to recipient institution)	\$0.10

Visa U.S.A. Other Transactions Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<b><i>Cash Disbursement Transactions (Interchange payable from Issuer to Acquirer, in U.S. Dollars)</i></b>	<b><i>Fee Amount</i></b>
ATM Cash Disbursement Reimbursement Fee—Level 1	\$0.30
ATM Cash Disbursement Reimbursement Fee—Level 2	\$0.35
ATM Cash Disbursement Reimbursement Fee—Level 3	\$0.45
ATM Cash Disbursement Reimbursement Fee—Level 4	\$0.60
ATM Plus Alliance Cash Disbursement Reimbursement Fee	0.35% + \$0.55 (max. \$3.00)
Manual Cash Disbursement Reimbursement Fee - Surcharged	\$0.60
Manual Cash Disbursement Reimbursement Fee – No Surcharge	0.35% + \$0.55 (max. \$3.00)
Manual Cash Disbursement Reimbursement Fee - Prepaid Consumer Government and Payroll	\$2.00
Manual Cash Disbursement Reimbursement Fee - Default	\$2.00

Note: Fees in this table are listed in U.S. dollars; fees are paid to merchant financial institutions.

Visa U.S.A. Other Transactions Interchange Reimbursement Fees  
**Visa USA Interchange Reimbursement Fees**

<i>Other ATM Non-Cash Disbursement Transactions</i>	<i>Fee Amount</i>
ATM Decline Fee—Level 1	\$0.20
ATM Decline Fee—Level 2	\$0.25
ATM Decline Fee—Level 3	\$0.25
ATM Decline Fee—Level 4	\$0.30
ATM Balance Inquiry Fee—Level 1	\$0.20
ATM Balance Inquiry Fee—Level 2	\$0.25
ATM Balance Inquiry Fee—Level 3	\$0.25
ATM Balance Inquiry Fee—Level 4	\$0.30
ATM Funds Transfer Fee—Level 1	\$0.20
ATM Funds Transfer Fee—Level 2	\$0.25
ATM Funds Transfer Fee—Level 3	\$0.25
ATM Funds Transfer Fee—Level 4	\$0.30
ATM Mini Statement Fee	\$0.30
ATM PIN Block / Change	\$0.60
ATM Cash-In Deposit Fee	\$0.85 + 0.35% (max. \$5.00)
ATM Shared Deposit Fee	\$2.50
Plus Alternative Media Fee (paid by acquirer)	\$0.10

Note: Fees in this table are listed in U.S. dollars; fees are paid to merchant financial institutions, except as noted.

Visa U.S.A. Other Transactions Interchange Reimbursement Fees  
Visa USA Interchange Reimbursement Fees

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# I Visa U.S.A. International Transactions† Interchange Reimbursement Fees

Rates Effective October 14, 2023

† Visa cards used at a U.S. merchant but issued outside the U.S.

<i>Industry Fee Program</i>	<i>Visa Classic / Visa Gold / Electron</i>	<i>Visa Signature / Visa Premium<sup>1</sup></i>	<i>Visa Infinite<sup>2</sup></i>	<i>All Visa Commercial Products</i>
Interregional Regulated‡ Debit	0.05% + \$0.21*	0.05% + \$0.21*	0.05% + \$0.21*	0.05% + \$0.21*
Product Base	1.10%	1.85%	1.98%	2.00%
Alternative	1.60%	1.85%	1.98%	2.00%
Downgrade	1.65%	1.90%	2.03%	2.05%

‡ Limited to cards subject to U.S. Federal Reserve Board Regulation II.

\* Issuers that certify their compliance with the interim fraud prevention standards will receive an additional US \$0.01.

## Credit Voucher Type Transactions

<i>Industry Fee Program</i>	<i>Visa Classic / Visa Gold / Electron</i>	<i>Visa Signature / Visa Premium<sup>1</sup></i>	<i>Visa Infinite<sup>2</sup></i>	<i>All Visa Commercial Products</i>
Credit Voucher	1.00% <sup>^</sup>	1.00% <sup>^</sup>	1.00% <sup>^</sup>	1.80% <sup>^</sup>

<sup>^</sup> Interchange payable from issuer to acquirer.

## Visa Business-to-Business Virtual Payments

<i>Industry Fee Program</i>	<i>Consumer Products</i>	<i>Select Commercial Products</i>
Standard	none	2.00%

## Original Credits *(Interchange payable from sending institution to receiving institution, in U.S. Dollars)*

<i>Fee Program</i>	<i>Fee Amount</i>
Original Credit	\$0.29
Visa Money Transfer Fast Funds	\$0.60

**Cash Disbursement Transactions (Interchange payable from Issuer to Acquirer, in U.S. Dollars)**

Fee Program	All Visa and / or Plus Cards, excluding Prepaid Travel If DCC occurs (Dynamic Currency Conversion)	All Visa and / or Plus Cards, excluding Prepaid Travel No DCC	Visa Prepaid Travel <sup>4</sup>
<b>Cash Disbursement (No access fee charged to cardholder)</b>	0.15%	\$0.65 + 0.52%	\$1.00
<b>Cash Disbursement (Access fee charged to cardholder)</b>	0.00%	0.15%	0.15%

Fee Program	All Visa, Plus, and Prepaid Travel
Cash Disbursement – Manual	\$1.75 + 0.33%
ATM Decline Fee	\$0.30
ATM Balance Inquiry Fee	\$0.30
ATM Funds Transfer Fee	\$0.30
Mini Statement	\$0.30
PIN Change / Unblock	\$0.60

Note: Fees in this table are listed in U.S. dollars; fees are paid to cardholder financial institutions, except as noted.

<sup>1</sup> Applies to Canada-issued Visa Infinite and all Visa Prepaid Platinum cards. Platinum credit and debit cards issued from Canada and the U.S. are not eligible for this rate.

<sup>2</sup> Does not apply to Canadian-issued Visa Infinite cards.

<sup>3</sup> Available to qualified transactions.

<sup>4</sup> Prepaid Travel not eligible for DCC; lower “access fee” CDF also applies to Visa Prepaid Travel cash disbursements.