



Plus Partnership

**One ATM network,
everything you need.**

VISA

Lock in lower costs while offering your customers more.

At Visa, we understand how important the ATM channel is to your cardholders.

That's why we're making it easy for you to offer them the best experience at over 600,000 ATMs across the country. With a Plus Partnership, you can consolidate your ATM networks to a single relationship and offer customers expanded self-service functionality, outstanding security, and the convenience of market-leading acceptance, all at a great price.

	Structure and criteria	Interchange	Issuer switch fee
PLUS PARTNERSHIP	TIER 1 More than 60M cash transactions annually	\$0.35	\$0.07
	TIER 2 20M to 60M cash transactions annually	\$0.40	
	TIER 3 Less than 20M cash transactions annually	\$0.45	
NON-PLUS PARTNERSHIP	TIER 4 Default rate for all issuers	\$0.55	\$0.10

CDF schedule as of April 16, 2016 — U.S. domestic transactions only

Consolidate. Save. Grow.

Accepted everywhere

Offer cardholders the broadest ATM network in the country, with over 600,000 ATMs nationwide and over 2.5 million around the world.

Fraud prevention

You can utilize Visa's Risk Products and Services for all your ATM transactions, helping reduce fraud, build cardholder trust, and drive top-of-wallet behavior.

More functions

Let customers do more than just get cash—now they can make deposits, change PINs, transfer funds, and more at participating ATMs.

Lower costs

Consolidate your network and qualify for preferred ATM interchange and switch fee rates, plus streamline operations and eliminate redundancies for even more savings.

Instant search

Make it easy for customers to find ATMs wherever they are, with Visa's Global ATM Locator API and dedicated website.

Simple & smart

Enroll BINs quickly and easily — simply sign a Plus Partnership Agreement to get started. In most cases, re-issuance is not required.

Ready to expand your ATM relationship to a Plus Partnership?

For more information on the benefits, contact your Visa Account Executive or email plus@visa.com today.

