

**Visa® Interchange Programs and Rate Schedule**

(Effective October, 2011)

This Interchange Programs and Rate Schedule contains a summary of the primary qualification criteria established by Visa for most interchange programs - it is not all inclusive. In the event of any ambiguity or conflict, the interchange requirements established by the Card Organizations will determine the interchange programs at which your transactions qualify.

Program Rate Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales \$	Per Item	
CPS / Retail Credit	1.51%	\$0.10	Consumer Traditional Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Purchase date must be within 1 day of auth date. For Hotel and Car Rental merchants: Folio / Rental Agreement number and check-in / check-out dates required. For Passenger Transport merchants: full itinerary required, including ticket number, passenger name, and trip leg data. Authorization and settlement amount on check card transactions do not need to match for certain merchant segments (Taxis and Limousines - 4121, Bars and Taverns - 5813, Beauty and Barber Shops - 7230, Health and Beauty Spas - 7298). Maximum 2 days to deposit & settle.
CPS / Retail Debit	0.95%	\$0.20	
CPS / Retail Prepaid	1.15%	\$0.15	
US Regulated Debit	0.05%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. Authorization required. CPS requirements recommended but not required. Regulated Consumer Debit and Prepaid transactions that meet qualifications for the CPS/Small Ticket Regulated Debit program are not eligible for this rate. Maximum 30 days to deposit & settle.
CPS / Restaurant Credit	1.54%	\$0.10	Consumer Traditional Cards. Same requirements as CPS/Retail. Authorized amount does not have to match transaction amount. Authorization and magnetic stripe required. Eligible merchants: Restaurants (5812) and Fast Food Restaurants (5814). Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date.
CPS / Restaurant Debit	1.19%	\$0.10	
CPS / Restaurant Prepaid	1.15%	\$0.15	
CPS / Rewards 1	1.65%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, and CPS/Automated Fuel Dispenser, Visa Signature and Infinite cards at non-T&E merchants, and Visa Signature cards at merchants that participate in the Retail or Supermarket Performance Threshold (Tier) MVV interchange programs. Maximum 2 days to deposit & settle.
CPS / Rewards 2	1.95%	\$0.10	Consumer Traditional Rewards card that meet existing requirements for CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic. CPS/E-Commerce: Hotel/Car Rental, & Passenger Transport, CPS/Hotel/Car Rental: Card Present/Card Not Present, and CPS/Passenger Transport and CPS/Restaurant. Signature and infinite cards that meet existing CPS/Card Not Present, CPS/Retail Key Entry, and CPS/E-Commerce Basic by non-T&E merchants. Maximum 2 days to deposit & settle.
CPS / Small Ticket Credit	1.65%	\$0.04	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Regulated Consumer Debit and Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange are eligible for the CPS/Small Ticket Regulated Debit rate. Card present / magnetic stripe read and authorized. Signature not required. Bill payment transactions must include bill payment indicators. Eligible merchants include all merchants with the exception of: Money Transfer (4829), Supermarkets (5411), Convenience Stores (5499), Service Stations (5541), Automated Fuel Dispensers (5542), Direct Marketing - Insurance (5960), Direct Marketing - Travel Arrangement (5962), Direct Marketing - Catalog (5964), Direct Marketing - Combination Catalog & Retail (5965), Direct Marketing - Outbound Telemarketing (5966), Direct Marketing - Inbound Telemarketing (5967), Direct Marketing - Continuity / Subscription (5968), Direct Marketing - Other (5969), Manual Cash (6010), Automated Cash (6011), Financial Institutions - Merchandise & Services (6012), Betting / Casinos / Race Tracks (7995), Intra-Government Purchases (9405), UK Supermarkets (9751), UK Petrol Stations (9752), and Intra-Company Purchases (9950). Transaction amount must be less than or equal to \$15.00. Small Ticket transactions from merchants that participate in Retail or Supermarket Performance Threshold (Tier) MVV interchange programs are eligible for this rate. Small Ticket eligible transactions will continue to qualify for the following MVV interchange programs: Utility, Debt Repayment, Visa Partner Program, and Debit Tax Program. Cap of \$0.225485 on regulated debit and prepaid card transactions. Maximum 2 days to deposit & settle.
CPS / Small Ticket Debit	1.60%	\$0.05	
CPS / Small Ticket Prepaid	1.60%	\$0.05	
CPS / Small Ticket Debit Regulated	1.60%	\$0.05	
CPS / Card Not Present Credit	1.80%	\$0.10	Consumer Traditional Cards. Card Not Present / Signature Not Obtained / Mail or Phone Order, Address Verification required. Customer Service phone number and invoice number required. Must be authorized. Authorization amount must equal transaction amount. Maximum 2 days to deposit & settle.
CPS / Card Not Present Debit	1.60%	\$0.15	
CPS / Card Not Present Prepaid	1.75%	\$0.20	
CPS / E-Commerce Basic Credit	1.80%	\$0.10	Consumer Traditional Cards. Same requirements as CPS / Card Not Present. E-Commerce requires additional data fields in authorization and settlement. Authorization required. Maximum 2 days to deposit & settle.
CPS / E-Commerce Basic Debit	1.60%	\$0.15	
CPS / E-Commerce Basic Prepaid	1.75%	\$0.20	
CPS / E-Commerce Preferred Credit	1.80%	\$0.10	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as E-Commerce Basic, except require Cardholder Authentication Value (CAVV) and Address Verification. Authorization required. Requires Verified by Visa. Maximum 2 days to deposit & settle.
CPS / E-Commerce Preferred Debit	1.55%	\$0.15	
CPS / E-Commerce Preferred	1.75%	\$0.20	
CPS / Retail Key Entered Credit	1.80%	\$0.10	Consumer Traditional Cards. Key-entered due to inability to read magnetic stripe. All requirements of CPS/ Retail except magnetic stripe read. Address Verification Required with a positive match on Zip Code or full address. Automated Fuel, Direct Marketing, Quasi-Cash, and Cardholder Activated Terminal merchants are not eligible for this rate. Authorization required. Maximum 2 days to deposit & settle.
CPS / Retail Key Entered Debit	1.60%	\$0.15	
CPS / Retail Key Entered Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: CNP Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CNP Debit	1.36%	\$0.15	
CPS / Hotel / Car: CNP Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: CP Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card is present. Magnetic stripe read and signature obtained. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: CP Debit	1.36%	\$0.15	
CPS / Hotel / Car: CP Prepaid	1.75%	\$0.20	
CPS / Hotel / Car: E-Commerce Preferred Credit	1.54%	\$0.10	Consumer Traditional Cards. Hotel / Car Rental merchant, Authorized. Card not present. Estimated length of stay required in authorization. Folio / Rental Agreement number, no show indicator, and check-in / check-out dates required. One or more authorizations obtained. Authorization amount within 15% of transaction amount. Authorization date is more than one (1) day apart from transaction date. E-Commerce requires additional data fields in authorization and settlement. Maximum 2 days to deposit & settle.
CPS / Hotel / Car: E-Commerce Preferred Debit	1.36%	\$0.15	
CPS / Hotel / Car: E-Commerce Preferred Prepaid	1.75%	\$0.20	
CPS / Retail 2 Credit	1.43%	\$0.05	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Eligible merchants: Court Costs (9211), Fines (9222), Government Services (9399), Colleges / Universities / Professional Schools (8220), Elementary & Secondary Schools (8211), Schools - Other (8299), Insurance (5960, 6300), Cable and Other TV Services (4899), Subscriptions (5968), Fuel Dealers (5983), Child Care Services (8351), consumer debit and prepaid transactions only at Charitable & Social Service Organizations (8398), Telecommunication Services (4814), and Real Estate Agents & Managers - Rentals (6513). Same requirements as CPS Card Not Present, CPS Retail Key-Entered or E-Commerce Preferred and Basic. Authorization required. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Retail 2 Debit	0.65%	\$0.15	
CPS / Retail 2 Prepaid	0.65%	\$0.15	

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	Fee Per Sales \$	Per Item	
CPS / Charity Credit	1.35%	\$0.05	Traditional, Traditional Rewards, Signature, and Signature Preferred consumer credit cards that meet existing requirements for CPS/Retail 2, CPS/Card Not Present, CPS/Retail Key Entry, CPS/E-Commerce Basic. Eligible Merchants: Charitable & Social Service Organizations (8398). Maximum 2 days to deposit & settle.
CPS / Supermarket Credit	1.22%	\$0.05	Consumer Traditional Cards. Merchant is certified with Visa. Same requirements as CPS/ Retail. No signature required if transactions \$25.00 or less. Authorization and magnetic stripe required. Cap of \$0.35 for consumer debit and prepaid transactions only. Purchase date must be within 1 day of auth date. Eligible Merchants: Supermarkets (5411). Maximum 2 days to deposit & settle.
CPS / Supermarket Debit	0.95%	\$0.20	
CPS / Supermarket Prepaid	1.15%	\$0.15	
CPS / Auto Fuel Dispenser Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Fuel Dispensing merchant who is certified with Visa. Same requirements as CPS/ Retail except signature obtained. Must be less than or equal to \$125.00 (or \$500.00 for transactions submitted via Real Time Clearing). May be authorized for full amount or for \$1.00. Magnetic stripe required. Cardholder Activated Terminal (CAT) indicator must be present. Eligible Merchants: Automated Fuel Dispensers (5542). Cap of \$0.95 per transaction for consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
CPS / Auto Fuel Dispenser Debit	0.75%	\$0.17	
CPS / Auto Fuel Dispenser Prepaid	1.15%	\$0.15	
CPS / Retail Service Station Credit	1.15%	\$0.25	Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/Retail. Maximum 2 days to deposit & settle. Purchase date must be within 1 day of auth date. MCC must be 5541 (Service Stations). Cap of \$0.95 on consumer debit and prepaid transactions.
CPS / Retail Service Station Debit	0.75%	\$0.17	
CPS / Retail Service Station Prepaid	1.15%	\$0.15	
CPS / Passenger Transport Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. Maximum 8 days to deposit & settle.
CPS / Passenger Transport Debit	1.60%	\$0.15	
CPS / Passenger Transport Prepaid	1.75%	\$0.20	
CPS / Passenger Transport E-Commerce Preferred Credit	1.70%	\$0.10	Consumer Traditional Cards. Airline or Passenger Railway merchant. Authorized. Does not have to be magnetic stripe read. Full itinerary required including ticket number, passenger name, and trip leg data. One (1) or more clearing records for a single authorization. E-Commerce requires additional data fields in authorization and settlement. Maximum 8 days to deposit & settle.
CPS / Passenger Transport E-Commerce Preferred Debit	1.60%	\$0.15	
CPS / Passenger Transport E-Commerce Preferred Prepaid	1.75%	\$0.20	
Utilities Consumer	0.00%	\$0.75	Consumer Credit, Debit, and Prepaid, Business, Signature Business, and Business Enhanced card transactions including Traditional, Traditional Rewards, Signature and Infinite consumer cards. Same requirements as CPS/CNP, CPS/E-Commerce Basic or Preferred, CPS/Retail, and CPS/Retail Key-Entered. Eligible Merchants: Utilities (4900). Requires registration with Visa and MVV must be present. Maximum 2 days to deposit & settle.
Utilities Business	0.00%	\$1.50	
Utilities Debit	0.00%	\$0.65	
Electronic (EIRF) Credit	2.30%	\$0.10	Key-Entered due to unreadable magnetic stripe and did not meet CPS/Retail Key-Entered requirements. Authorized. Mail or phone order and did not meet CPS/Card Not Present requirements. Did not meet other CPS market specific requirements. Authorization is Referral / Voice-Authorized transaction. Transaction date is three (3) days old. Signature or Infinite card transactions, CPS qualified at Travel Services Merchants including, Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Cap of \$0.95 per transaction for consumer debit and prepaid transactions in MCC 5541 (Service Stations) or 5542 (Automated Fuel Dispensers). Maximum 3 days to deposit & settle.
Electronic (EIRF) Debit	1.75%	\$0.20	
Electronic (EIRF) Prepaid	1.80%	\$0.20	
CPS / Account Funding Credit	2.14%	\$0.10	Consumer Traditional Cards identified as E-Commerce transactions. Card is not present. Full Address Verification Service (zip code and full address) required. One (1) or more clearing records for a single authorization. E-Commerce requires additional data fields such as the merchant order number, valid E-Commerce indicator, and the Customer Service phone number, URL, or email address in authorization and settlement. Authorization and settlement amounts must match. Maximum 2 days to deposit & settle.
CPS / Account Funding Debit	1.75%	\$0.20	
CPS / Account Funding Prepaid	1.75%	\$0.20	
Debit Tax Payment	0.65%	\$0.15	Consumer Debit and Prepaid cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Tax Payments (9311). Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Merchant can charge a convenience fee up to \$3.95, which must be submitted as a separate transaction and will be assessed a zero interchange rate. Cap of \$2.00 on consumer debit and prepaid transactions. Maximum 2 days to deposit & settle.
Debt Repayment	0.65%	\$0.15	Consumer Debit and Prepaid cards. Debt repayment indicator must be present. Eligible Merchants: Financial Services-Merchandise and Services (6012), Non-Financial Institutions - Merchandise and Services (6051). Card Present and Card Not Present transactions. Cap of \$2.00 on consumer debit and prepaid transactions. Requires registration and MVV must be present.
Signature Preferred Electronic	2.40%	\$0.10	Signature Preferred card that meets existing requirements for EIRF. Maximum 2 days to deposit & settle.
Signature Preferred Retail	2.10%	\$0.10	Signature Preferred card that meets existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, & CPS/Small Ticket by non T&E merchants. Maximum 2 days to deposit & settle.
Signature Preferred Card Not Present	2.40%	\$0.10	Signature Preferred card that meets existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, CPS/Acct Funding by non T&E merchants. Charitable & Social Service Organizations (8398) not eligible for this rate. Maximum 2 days to deposit & settle.
Signature Preferred Business to Business	2.10%	\$0.10	Signature Preferred card that meets existing requirements for any CPS program by non T&E merchants. Eligible Merchants: Business-to-Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Maximum 2 days to deposit & settle.
Signature Preferred Fuel	1.15%	\$0.25	Signature Preferred card that meets existing requirements for CPS Retail. Eligible Merchants: Service Stations (5541) or Automated Fuel Dispensers (5542). Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Signature Preferred Standard	2.95%	\$0.10	Signature Preferred card. Transaction date is more than two (2) days old. Not CPS qualified, Authorization required. Maximum 30 days to deposit & settle.
Standard Credit	2.70%	\$0.10	Transaction date is more than three (3) days old. Authorization required. Signature or Infinite cards NOT CPS qualified at a Travel Services Merchant, including Airlines (3000-3299, 4511), Passenger Railway (4112), Cruise Lines (4411), Lodging (3501-3999, 7011), Car Rental (3351-3500, 7512), Travel Agencies (4722), Restaurants (5812), and Fast Food (5814). Maximum 30 days to deposit & settle.
Standard Debit	1.90%	\$0.25	
Standard Prepaid	1.90%	\$0.25	
Intrachange	2.70%	\$0.10	All U.S. and International Consumer and Commercial Credit and Debit transactions that reject upon settlement.

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Program Rate Category	Rates		Visa Transaction Qualification Information
	Fee Per Sales \$	Per Item	
<b>Commercial</b>			
Business Card Level 2	2.05%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, Purchasing, and GSA Purchasing Cards. CPS requirements met, Non-Travel Services transactions (NOT in MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data required, which is Sales Tax (sales tax must be between 0.1% and 22% of the sales amount - tax exempt transactions do not qualify) and Customer Code (only required for Purchasing card transactions at fuel merchants). Maximum 2 days to deposit & settle.
Business Enhanced Level 2	2.05%	\$0.10	
Signature Business Level 2	2.05%	\$0.10	
Corporate Card Level 2	2.05%	\$0.10	
Purchasing Card Level 2	2.05%	\$0.10	
Purchasing Card Level 3	1.80%	\$0.10	Purchasing and GSA Purchasing cards. CPS requirements met, Non-Travel Services transactions. Level 3 data required, which includes Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
GSA Government to Government	1.65%	\$0.10	GSA Purchasing Cards. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Eligible Merchants: Government Services (9399), Postal Services - Government (9402). Federal government merchants only. Requires registration with Visa and MVV must be present. Purchase date must be within 1 day of auth date. Maximum 2 days to deposit & settle.
Business Electronic	2.40%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing Cards. Meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, CPS/Auto Fuel Dispenser, CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Acct Funding for Travel Services transactions (MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data requirements (Sales Tax and Customer Code) met but CPS requirements not met for Non-Travel Services transactions. Direct Marketing - Travel-Related Arrangement Services (5962), Direct Marketing - Outbound Telemarketing Merchants (5966), and Direct Marketing - Inbound Telemarketing Merchants (5967) and non-secure E-Commerce transactions are not eligible for this rate. Maximum 2 days to deposit & settle.
Business Enhanced Electronic	2.75%	\$0.15	
Signature Business Electronic	2.85%	\$0.20	
Corporate Electronic	2.25%	\$0.10	
Purchasing Electronic	2.65%	\$0.10	
Business Retail	2.20%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Retail, CPS/Supermarket, CPS/Retail Key Entry, CPS/Small Ticket, CPS/Service Station, or CPS/Auto Fuel Dispenser. Non-Travel Services transactions (NOT in MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Retail	2.30%	\$0.10	
Signature Business Retail	2.40%	\$0.10	
Corporate Retail	2.10%	\$0.10	
Purchasing Retail	2.30%	\$0.10	
Business Card Not Present	2.25%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing cards that meet existing requirements for CPS/Card Not Present, CPS/E-Commerce Preferred, CPS/E-Commerce Basic, CPS/Retail 2, or CPS/Acct Funding. Non-Travel Services transactions (NOT in MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Business, Signature Business, and Business Enhanced cards require AVS. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Card Not Present	2.45%	\$0.15	
Signature Business Card Not Present	2.60%	\$0.20	
Corporate Card Not Present	2.20%	\$0.10	
Purchasing Card Not Present	2.55%	\$0.10	
Business Bus to Business	2.10%	\$0.10	Business, Signature Business, Enhanced Business, Corporate, and Purchasing cards that meet existing requirements for any CPS program by non Travel Services merchants. Eligible merchants: Business to Business MCCs 0780, 1799, 2741, 2791, 2842, 4214, 5021, 5039, 5044, 5046, 5047, 5051, 5065, 5074, 5085, 5099, 5131, 5137, 5139, 5169, 5192, 5193, 5198, 5199, 6300, 7311, 7333, 7349, 7361, 7372, 7375, 7379, 7392, 7399, 7829, 8734, 8931, 8999. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 2 days to deposit & settle.
Business Enhanced Bus to Business	2.25%	\$0.10	
Signature Business Bus to Business	2.40%	\$0.10	
Corporate Bus to Business	2.10%	\$0.10	
Purchasing Bus to Business	2.10%	\$0.10	
Purchasing Electronic w/Data	2.65%	\$0.10	Non-GSA purchasing cards. Not CPS qualified, Non-Travel Services transactions (NOT in MCCs 3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, 7512). Level 3 data required, which includes Summary Record - Discount Amount, Freight / Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, and Line Item Detail Indicator. Maximum 2 days to deposit & settle.
Business Standard	2.95%	\$0.10	Business, Signature Business, Business Enhanced, Corporate, and Purchasing Cards. Transaction date is more than two (2) days old. Not CPS qualified, Authorization required. Level 2 data requirements (Sales Tax and Customer Code) are not met. Maximum 30 days to deposit & settle.
Business Enhanced Standard	2.95%	\$0.10	
Signature Business Standard	2.95%	\$0.10	
Corporate Standard	2.95%	\$0.10	
Purchasing Standard	2.95%	\$0.10	
<b>Large Ticket</b>			
GSA Purchasing Card Large Ticket	1.20%	\$39.00	GSA Purchasing cards. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
US Purchasing Emerging Market Large Ticket	0.95%	\$35.00	Non-GSA Purchasing cards. Must be registered with Visa and MVV must be present. Level 2 and 3 data is required and must be CPS qualified. Not applicable to Travel Services (3000-3999, 4112, 4411, 4511, 4722, 5812, 5814, 7011, and 7512). Authorization required. Maximum 2 days to deposit & settle.
<b>Interregional</b>			
Interregional (Foreign) Standard	1.60%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Maximum 30 days to deposit & settle.
Interregional Standard Electron	1.60%	\$0.00	
Interregional (Foreign) Electronic	1.10%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 3 days to deposit & settle.
Interregional Electronic Electron	1.10%	\$0.00	
Interregional Regulated - Debit	0.05%	\$0.22	Regulated Consumer Debit and Prepaid, Business Debit, and Commercial Prepaid Cards identified by Issuers and Card Organizations as being subject to the June 29, 2011 Federal Reserve final rule on Debit Card interchange. U.S. Territory issued cards at a U.S. merchant location or U.S. issued cards at a U.S. Territory location. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, and U.S. Minor Outlying Islands in the AP region and Puerto Rico and U.S. Virgin Islands in the LAC region. Authorization required. Maximum 30 days to deposit & settle.

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	Fee Per Sales \$	Per Item	
Interregional Business	2.00%	\$0.00	Business, Signature Business, Corporate, and Purchasing cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Maximum 5 days to deposit & settle.
Interregional Corporate	2.00%	\$0.00	
Interregional Purchasing	2.00%	\$0.00	
Interregional Infinite	1.97%	\$0.00	Infinite cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Maximum 30 days to deposit & settle.
Interregional Signature	1.80%	\$0.00	Signature credit and debit cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read / Signature Obtained / Authorized. Enriched transaction data must be included in both settlement and authorization records. Maximum 30 days to deposit & settle.
Interregional Consumer Premium	1.80%	\$0.00	Platinum cards issued in the LAC, Asia Pacific, CEMEA, and Visa Europe regions and Infinite cards issued in Canada at a U.S. merchant location and Signature cards issued in the U.S. region at a non-U.S. or U.S. Territory merchant location. Maximum 30 days to deposit & settle.
Interregional Consumer Super Premium	1.97%	\$0.00	Infinite and Signature cards issued in the Asia Pacific, CEMEA, Visa Europe, and LAC regions at a U.S. merchant location and Signature Preferred cards issued in the U.S. region at a non-U.S. merchant location. Maximum 30 days to deposit & settle.
Signature Preferred Interregional	1.97%	\$0.00	U.S. issued Signature Preferred card transactions conducted at a merchant in a U.S. territory.
Interregional E-Commerce Merchant	1.44%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
Interregional E-Commerce Merchant Electron	1.44%	\$0.00	
Interregional Secure E-Commerce	1.44%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorized within 7 days of purchase (shipping) date. Authorized amount must match clearing amount. Transactions must be Card Not Present, Key-Entered, E-Commerce transactions. Requires Verified by Visa. Transactions must be channel encrypted and include the E-Commerce Indicator, and utilize 3-D Secure Verification Service processing requirements.
Interregional Secure E-Commerce Electron	1.44%	\$0.00	
Interregional Issuer Chip	1.20%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe Read (not Chip Read) / Signature Obtained / Authorized. Card issuer must be chip qualified. Maximum 3 days to deposit & settle.
Interregional Issuer Chip Electron	1.20%	\$0.00	
Interregional Chip Acquirer	1.00%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained/ Authorized (Stand In Processing allowed). Maximum 3 days to deposit & settle.
Interregional Chip Acquirer Electron	1.00%	\$0.00	
Interregional Chip Full Data	1.10%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Chip Read / Signature Obtained / Authorized. Enriched chip transaction data must be included in both settlement and authorization records. Maximum 3 days to deposit & settle.
I/R Chip Full Data Electron	1.10%	\$0.00	
Interregional Chip Full Data PIN	1.10%	\$0.00	
I/R Chip Full Data PIN Electron	1.10%	\$0.00	
Interregional Airline	1.10%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Authorization required. Eligible Merchants: Airline merchants (3000-3299 or 4511). Maximum 15 days to deposit & settle.
Interregional Airline Electron	1.10%	\$0.00	
Interregional Airline Chip Acquirer	1.00%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present / Magnetic Stripe or Chip Read / Chip Enabled Terminal / Signature Obtained/ Authorized (Stand In Processing allowed). Eligible merchants: Airline merchants with a MCC of 3000-3299 or 4511. Maximum 3 days to deposit & settle.
I/R Airline Chip Acquirer Electron	1.00%	\$0.00	
Interregional Airline Chip Full Data	1.10%	\$0.00	Consumer and Electron cards. Non U.S. issued cards at a U.S. merchant location or cards issued in a different region at a U.S. Territory or non-U.S. location. Card Present/ Chip Read / Signature Obtained / Authorized. Enriched chip transaction data must be included in both settlement and authorization records. Eligible Merchants: Airlines (3000-3299 or 4511). Maximum 3 days to deposit & settle.
I/R Airline Chip Full Data Electron	1.10%	\$0.00	
I/R Airline Chip Full Data with PIN	1.10%	\$0.00	
I/R Air Chip Full Data PIN Electron	1.10%	\$0.00	
Visa Assessments	0.11%	\$0.00	Fee assessed on the gross dollar amount of all Visa transactions.
International Service Assessment (ISA)	0.40%	\$0.00	Applies to all transactions where the merchant is in the U.S. and the issuer country is non-U.S. Fee is assessed on international purchases.
International Acquirer Fee (IAF)	0.45%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card.
International Acquirer Fee (IAF) High Risk	0.45%	\$0.00	Fee assessed on all transactions at a U.S. merchant location with a non-U.S. issued card for High Risk merchants in Direct Marketing – Travel-Related Arrangement Services (5962), Direct Marketing – Outbound Telemarketing Merchants (5966), and Direct Marketing – Inbound Telemarketing Merchants (5967).
Zero Dollar Verification Message Fee	0.00%	\$0.025	Fee assessed on all Account Verification messages, including both approved and declined, AVS, and SMS account verification transactions. Account Verification transactions must be submitted for \$0 and are used to validate cardholder account numbers and other elements, such as CVV2 and AVS, prior to obtaining an actual authorization. Billed on a one month lag.
Authorization System Misuse Fee	0.00%	\$0.045	Fee assessed on all Visa authorized transactions which are not followed by a matching Visa clearing transaction (or not reversed in the case of a cancelled transaction). Billed on a one month lag.
Zero Floor Limit Fee	0.00%	\$0.10	Fee assessed on all Visa clearing transactions that are not authorized. Billed on a one month lag.
Network Acquirer Processing Fee (NAPF)	0.00%	\$0.0195	Fee assessed on all Visa authorization attempts. Does not apply to \$0 Account Verification messages, Real Time Clearing pre-authorization requests, authorization reversals, chargeback responses, and other administrative messages.
Return Item Fee	0.00%	\$5.00	Fee assessed on each Visa clearing transaction that is submitted 30 days after the authorization.
Partial Authorization Non Participation Fee (PANPF)	0.00%	\$0.01	Fee assessed on Automated Fuel Dispenser (5542) transactions that do not support partial authorization.