



Visa USA Interchange Reimbursement Fees

Visa Supplemental Requirements



23 April 2022

Visa Public

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

Card Present Fee Program	Exempt Visa Check Card Card Present Transactions	Regulated Visa Check Card Card Present Transactions
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CPS/Small Ticket, Debit	1.55% + \$0.04 ¹	0.05% + \$0.21*0
CPS/Restaurant, Debit	1.19% + \$0.10	.05% + \$0.21*

Card Not Present Fee Program	Exempt Visa Check Card Card Not Present Transactions	Regulated Visa Check Card Card Not Present Transactions
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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*
Electronic Interchange Reimbursement Fee (EIRF), Debit ³	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.

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

² Not applicable to PIN-authenticated transactions.

³ 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

Card Present Transactions Fee Program	EXEMPT Visa Consumer Prepaid and Other Exempt	REGULATED Visa Consumer Prepaid
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CPS/Small Ticket, Prepaid	1.60% + \$0.05 ¹	0.05% + \$0.21*0.
CPS/Restaurant, Prepaid	1.15% + \$0.15	05% + \$0.21*

Card Not Present Fee Program	EXEMPT Visa Consumer Prepaid and Other Exempt	REGULATED Visa Consumer Prepaid
CPS/Card Not Present, Prepaid	1.75% + \$0.20	0.05% + \$0.21*0
CPS/e-Commerce Basic, Prepaid	1.75% + \$0.20	.05% + \$0.21*
Electronic Interchange Reimbursement Fee (EIRF), Prepaid ³	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.

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

² Not applicable to PIN-authenticated transactions.

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

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

Fee Program	Visa Signature Preferred / Visa Infinite†	Visa Signature / Visa Infinite‡	Traditional Rewards	All Other Products
Small Ticket	2.20% (min. \$0.04)	2.20% (min. \$0.04)	1.90% (min. \$0.04)	1.90% (min. \$0.04)
Restaurant 2**	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)	2.20% (min. \$0.08)	2.20% (min. \$0.08)
Non-Qualified Consumer Credit	3.15% + \$0.10 ¹	3.15% + \$0.10 ¹	3.15% + \$0.10 ¹	3.15% + \$0.10 ¹

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.

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

¹ 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)

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

Fee Program	Purchasing* & Corporate T&E
Commercial Level III	1.90% + \$0.10
Commercial Level II	2.50% + \$0.10
Commercial Card Present	2.50% + \$0.10
Commercial Card Not Present	2.70% + \$0.10
Non-Qualified	2.95% + \$0.10

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

Fee Program	EXEMPT Visa Business Prepaid	EXEMPT Visa Purchasing Prepaid	REGULATED Visa Business & Purchasing Prepaid
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*

Fee Program	EXEMPT Visa Corporate Prepaid	REGULATED Visa Corporate Prepaid
Non-Qualified	2.95% + \$0.10	0.05% + \$0.21*
Corporate Prepaid	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

Business Credit Fee Program	Business Credit Spend Tier I	Business Credit Spend Tier II	Business Credit Spend Tier III	Business Credit Spend Tier IV	Business Credit Spend Tier V
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

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 Debit Fee Program	EXEMPT Business Debit	REGULATED Business Debit
Business Debit, Card Present	1.70% + \$0.10	0.05% + \$0.21*0
Business Debit, Card Not Present	2.45% + \$0.102	.05% + \$0.21*0.
Business Debit, Non-Qualified	.95% + \$0.10	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.