



# Visa USA Interchange Reimbursement Fees

Visa Supplemental Requirements



18 October 2025

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

---



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

Rates Effective October 18, 2025

Card Present Fee Program	Exempt Visa Check Card Card Present Transactions	Regulated Visa Check Card Card Present Transactions
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 Interchange Reimbursement Fees

Card Not Present Fee Program	Exempt Visa Check Card Card Not Present Transactions	Regulated Visa Check Card Card Not Present Transactions
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 18, 2025

Card Present Transactions Fee Program	EXEMPT Visa Consumer Prepaid and Other Exempt	REGULATED Visa Consumer Prepaid
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**

---

Card Not Present Fee Program	EXEMPT Visa Consumer Prepaid and Other Exempt	REGULATED Visa Consumer Prepaid
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*
<b>Standard Interchange Reimbursement Fee, Prepaid</b>	<b>1.90% + \$0.25</b>	<b>0.05% + \$0.21*</b>

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 18, 2025

Card Present Fee Program	Visa Infinite Spend Qualified	Visa Infinite Spend Not Qualified	Visa Signature Preferred	Visa Signature	Traditional Rewards	All Other Products
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
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)
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
Advertising 2	2.30% + \$0.10	1.75% + \$0.10	2.30% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
Insurance 2	2.25% + \$0.10	1.43% + \$0.05	2.25% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Education 2: 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

## Visa USA Interchange Reimbursement Fees

Card Present Fee Program	Visa Infinite Spend Qualified	Visa Infinite Spend Not Qualified	Visa Signature Preferred	Visa Signature	Traditional Rewards	All Other Products
Healthcare 2: 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
Real Estate 2: 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
Services 2: 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
Travel 2	2.55% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	2.25% + \$0.10	1.95% + \$0.10	1.75% + \$0.10
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)
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)
Charity 2	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05
Government 2	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Consumer Bill Payment Service, Consumer Credit 2	2.60% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	2.05% + \$0.10	2.04% + \$0.10	1.89% + \$0.10
Non-Qualified Consumer Credit	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10

\* See page 12 for performance threshold criteria.

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

Visa USA Interchange Reimbursement Fees

---

Card Not Present Fee Program	Visa Infinite Spend Qualified	Visa Infinite Spend Not Qualified	Visa Signature Preferred	Visa Signature	Traditional Rewards	All Other Products
Recurring Tier 1	1.85% + \$0.05	1.33% + \$0.05	1.85% + \$0.05	1.33% + \$0.05	1.33% + \$0.05	1.33% + \$0.05
Recurring Tier 2	2.20% + \$0.05	1.43% + \$0.05	2.20% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
Recurring Tier 3	2.30% + \$0.05	1.53% + \$0.05	2.30% + \$0.05	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Recurring	2.30% + \$0.05	1.53% + \$0.05	2.30% + \$0.05	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Product 1	2.60% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	2.05% + \$0.10	2.04% + \$0.10	1.89% + \$0.10
Advertising 1	2.40% + \$0.10	1.85% + \$0.10	2.40% + \$0.10	1.85% + \$0.10	1.80% + \$0.10	1.65% + \$0.10
Insurance 1	2.35% + \$0.10	1.53% + \$0.05	2.35% + \$0.10	1.53% + \$0.05	1.53% + \$0.05	1.53% + \$0.05
Education 1: 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
Healthcare 1: 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
Real Estate 1: 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
Services 1: 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
Travel 1	2.55% + \$0.10	2.25% + \$0.10	2.40% + \$0.10	2.25% + \$0.10	1.95% + \$0.10	1.75% + \$0.10
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)
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)
Charity 1	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05
Government 1	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10
Consumer Bill Payment Service, Consumer Credit 1	2.60% + \$0.10	2.20% + \$0.10	2.50% + \$0.10	2.05% + \$0.10	2.04% + \$0.10	1.89% + \$0.10
CPS/Utility	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75
Non-Qualified Consumer Credit	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10	3.15% + \$0.10
Card Not Present Incentive Type Type 1	-0.05%	-0.05%	-0.05%	-0.05%	-0.05%	-0.05%
Card Not Present Incentive Type Type 2	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
Card Not Present Incentive Type Type 3	-0.15%	-0.15%	-0.15%	-0.15%	-0.15%	-0.15%

Card Not Present Incentives require CPS qualification and are subject to change.

EMV Token transactions qualify for Card Not Present Incentive Type 2, except for Travel 1,

Charity 1, Government 1, Consumer Bill Payment Service, Consumer Credit 1, and CPS/Utility.

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

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

**Visa USA Interchange Reimbursement Fees**

---

Small Merchant Fee Program#	Visa Infinite Spend Qualified	Visa Infinite Spend Not Qualified	Visa Signature Preferred	Visa Signature	Traditional Rewards	All Other Products
<b>Small Merchant Product 2</b>	1.88% + \$0.10	1.43% + \$0.10	1.88% + \$0.10	1.43% + \$0.10	1.43% + \$0.10	1.29% + \$0.10
<b>Small Merchant Product 1</b>	2.18% + \$0.10	1.73% + \$0.10	2.18% + \$0.10	1.73% + \$0.10	1.73% + \$0.10	1.58% + \$0.10
<b>Small Merchant Advertising 1 &amp; 2</b>	2.30% + \$0.10	1.75% + \$0.10	2.30% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
<b>Small Merchant Education 1 &amp; 2</b>	2.15% + \$0.10	1.43% + \$0.05	2.15% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
<b>Small Merchant Healthcare1 &amp; 2</b>	2.30% + \$0.10	1.43% + \$0.05	2.30% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
<b>Small Merchant Insurance 1 &amp; 2</b>	2.25% + \$0.10	1.43% + \$0.05	2.25% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
<b>Small Merchant Real Estate 1 &amp; 2</b>	2.15% + \$0.10	1.43% + \$0.05	2.15% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
<b>Small Merchant Recurring 1 &amp; 2</b>	2.20% + \$0.05	1.43% + \$0.05	2.20% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
<b>Small Merchant Services 1 &amp; 2</b>	2.30% + \$0.10	1.85% + \$0.10	2.30% + \$0.10	1.85% + \$0.10	1.70% + \$0.10	1.55% + \$0.10
<b>Small Merchant Restaurant 1 &amp; 2</b>	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)
<b>Small Merchant Supermarket 1 &amp; 2</b>	2.00% + \$0.07	1.65% + \$0.07	2.00% + \$0.07	1.65% + \$0.07	1.50% + \$0.07	1.50% + \$0.07
<b>Small Merchant Taxi 1 &amp; 2</b>	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)

# Small merchant transaction that disqualifies for Small Merchant Fee Program will be assessed at next applicable rate.

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

\*\* based on 12 months of Visa system activity ending September 30, 2024.

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



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

Effective April 12, 2025, based on 12 months of activity ending September 30, 2024

Retail Performance Thresholds	Transaction Minimum	Volume Minimum	Maximum Dispute Financials Ratio*	PCI Compliance
Threshold I	128.3 million	\$8.45 billion	0.020%	✓
Threshold II	83.0 million	\$4.53 billion	0.020%	✓
Threshold III	18.5 million	\$1.03 billion	0.020%	✓

Recurring Telecommunications and Cable Performance Thresholds	Transaction Minimum	Volume Minimum	Maximum Dispute Financials Ratio*	PCI Compliance
Threshold I	50.0 million	\$10.0 billion	0.100%	✓
Threshold II	40.0 million	\$7.5 billion	0.100%	✓
Threshold III	30.0 million	\$5.0 billion	0.100%	✓

Supermarket Performance Tiers	Transaction Minimum	Volume Minimum	Maximum Dispute Financials Ratio*	PCI Compliance
Tier 0	479.0 million	\$25.20 billion	0.020%	✓
Tier I	171.5 million	\$13.70 billion	0.020%	✓
Tier II	93.7 million	\$5.40 billion	0.020%	✓
Tier III	21.4 million	\$1.23 billion	0.020%	✓

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

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

Rates Effective October 18, 2025

Fee Program	Purchasing* & Corporate T&E
Product 3	1.75% + \$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	1.30% + \$35.00

\* Includes Fleet cards

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

Straight Through Processing (STP) Fee Program	Applicable Interchange Rate
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 Large Purchase Advantage Fee Program	Applicable Interchange Rate
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 18, 2025

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*
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 18, 2025

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*
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

Visa USA Interchange Reimbursement Fees

---



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

Rates Effective October 18, 2025

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
Product 3	1.75% + \$0.10	1.90% + \$0.10	1.95% + \$0.10	2.05% + \$0.10	2.10% + \$0.10
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

Business Debit Fee Program	EXEMPT Business Debit	REGULATED Business Debit
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.



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

Rates Effective October 18, 2025

Credit Voucher Transaction Type	Rate
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 USA Interchange Reimbursement Fees

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

Other ATM Non-Cash Disbursement Transactions	<b>Fee Amount</b>
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.



## I Visa U.S.A. International Transactions<sup>†</sup> Interchange Reimbursement Fees

Rates Effective October 18, 2025

<sup>†</sup> Visa cards used at a U.S. merchant but issued outside the U.S.

Industry Fee Program	Visa Classic / Visa Gold / Electron	Visa Signature / Visa Premium <sup>1</sup>	Visa Infinite <sup>2</sup>	All Visa Commercial Products
Interregional Regulated <sup>‡</sup> 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%

<sup>‡</sup> 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

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

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

### Visa Business-to-Business Virtual Payments

Industry Fee Program	Consumer Products	Select Commercial Products
Standard	none	2.00%

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

Fee Program	Fee Amount
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.