

Visa Utility Interchange Reimbursement Fee (VUIRF) Program Guide

Registration

To participate in the Visa Utility Interchange Reimbursement Fee (VUIRF) Program, the Merchant must apply through the merchant's acquirer(s) and the acquirer(s) must register the merchant using the attached VUIRF Program Registration Form. If a merchant has multiple acquirer relationships, each acquirer must separately register the merchant using the registration form. Acquirers should contact their Visa Sales Director for more information about program requirements and eligibility. This form is required when adding a new merchant to the program, deleting a merchant from the program, or changing an existing registration.

Questions regarding the registration process can be directed to VisaUtilitySolutions@visa.com or 800-847-2103.

Eligible Merchant Category Code

Utility payment transactions submitted by participating merchants must include a Merchant Category Code (MCC) of 4900 to be eligible for the Utility Interchange Reimbursement Fee. Merchants classified under MCC 4900 provide the generation, transmission, and/or distribution of electric, gas, water, or sanitary utility services on an ongoing basis. MERCHANTS PROVIDING PROPANE GAS, HOME HEATING OIL, LANDFILL, SEPTIC TANK AND SEWERAGE SERVICES, TELECOMMUNICATION OR CABLE SERVICES ARE NOT ELIGIBLE FOR THIS MCC CLASSIFICATION. In addition, third-party bill-service providers are not eligible for this MCC classification. Only merchants that meet the MCC definition may use this MCC.

Eligibility Requirements

By signing the VUIRF registration form, acquirers certify that the merchants they are registering meet the following requirements:

- Not charge cardholders fees of any type for Visa transactions regardless of payment channel (face to face, online, etc), merchant ID, acquirer/processor, or biller. (Similarly, a third-party processor or bill service provider acting as a vendor to the utility may not charge cardholders any fees for Visa transactions.)
- Accept Visa as a means of payment.
- Comply with all Visa Operating Regulations (including visual representation of the appropriate Visa Brand Mark on merchant Web site).
- Feature the opportunity to pay with Visa at least as prominently as all other payment methods.
- If capable of accepting recurring payments, pass the recurring payments indicator on all recurring transactions.
- Pass the bill payment indicator on all bill payment transactions.

In addition, by signing the VUIRF registration form, acquirers certify they have executed an acceptance contract with the utility merchant and fully explained all requirements to the merchant, and:

- Less favorable interchange rates will apply if all eligibility requirements are not met now or at any time in the future.
- The utility may choose to accept Visa debit products, Visa credit products, or both debit and credit products.
- Visa may disclose publicly, including to Visa cardholders, that the utility accepts Visa as a form of payment.

Visa reserves the right to disqualify merchants from participation in, or to modify or discontinue the VUIRF Program.

Identification of Eligible Utility Transactions

Utility transactions must meet the processing rules associated with one of the eligible Custom Payment Service programs defined in the **U.S. Interchange Reimbursement Fee Rate Qualification Guide** to qualify for the Visa Utility Interchange Reimbursement Fee.

In addition, the utility merchant will be assigned a unique Merchant Verification Value (MVV) once the registration form has been submitted to Visa. The registered MVV/acquirer BIN combination(s) must be included in all eligible Visa Utility Interchange Reimbursement Fee Program clearing transactions in order to qualify for the Utility Interchange Reimbursement Fee.

Change in Acquiring Relationship

Acquirers must submit a properly completed VUIRF Program Registration Form to notify Visa of a change in the acquiring relationship with a merchant that has been assigned an MVV to continue to qualify for the program without interruption.

Timing

Registration of new merchants and any changes to existing registrations can take up to **45 days** following receipt of a properly completed registration form. Note: Insufficient notice of additions or changes may lead to returned transactions and missed clearing timelines, which may result in significant financial loss.

Form Submission

Please fax this form to (650) 554-3961 or mail this form to:
Visa Inc.
Attn: Interchange/VUIRF Program
P.O. Box 8999, M1-7C
San Francisco, CA 94128-8999

Program Compliance

In the event that a participating merchant does not comply with all program requirements, including the eligibility requirements as set forth above, Visa may provide the respective acquirer Member(s) notice of corrective actions necessary to bring the participating merchant back into program compliance. The merchant will have fifteen (15) business days (the "Remedy Period") from the date of Visa's notice to demonstrate compliance with all program requirements. If the merchant does not satisfy all program requirements by the end of the Remedy Period, Visa may suspend or remove the merchant from participation in the program. A merchant may request reinstatement in the program upon satisfactory compliance with the program requirements, as determined by Visa.



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Visa Utility Interchange Reimbursement Fee (VUIRF) Program Registration Form

1. Acquirer Information (Please print legibly.)

Acquirer (BIN Licensee) Name¹: _____

Legal Street Address: _____

Business ID (8 digits): _____

City, State, and ZIP Code: _____

2. Merchant(s) to be registered in Program (If more space is needed, please attach a separate sheet of paper.)

Merchant Name ²	Parent Company	Address (include City, State, ZIP)	Phone Number	Web Address	Acquirer BIN ³ (6 digits)

3. Merchant to be Removed or BIN Change/Correction (If more space is needed, please attach a separate sheet of paper.)

Merchant Name	Parent Company	Address (needed only if the MVV is not known)	MVV (first 6 digits)	Acquirer BIN (6 digits)	Delete	Change

1. Name of the legal entity licensing the Bank Identification Numbers (BINs) through which the merchants' transactions will be processed.

2. Commonly known as DBA – a specific name in the transaction record. In some instances a single merchant may use more than one name in the merchant name field for CPS-qualified utility payment transactions. If this is the case, please submit all names that will be used.

3. Visa-assigned BIN through which transactions belonging to each Merchant Name will be routed to VisaNet (6 digits). If there are multiple BINs, please indicate on separate lines.

4. Document Purpose

This document serves as notification to Visa Inc. that the undersigned Member hereby registers the merchant(s) as shown above for participation in the VUIRF Program and certifies that the merchant(s) proposed for registration qualify for participation in the VUIRF Program in accordance with the Visa Inc. Operating Regulations and the VUIRF Program requirements. Member may update/add merchant(s) to the registration list at any time upon 45 days notice to Visa Inc. To add, delete, or change registration information, a registration form must be submitted. Visa reserves the right to disqualify merchants from participation in, or to modify or discontinue the VUIRF Program.

Acquirer Officer Name: _____

Title: _____

Acquirer Officer Signature: _____ Date: _____

Acquirer Officer E-mail Address: _____

(Equivalent to AVP Level or above Officer Signature Required)

Contact Name (if different than Officer): _____

Contact Telephone: _____

Contact E-mail Address: _____

Contact Fax: _____

Compliance Contact Name: _____

Compliance Contact E-mail Address: _____