



Visa U.S.A. 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.

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

Rates Effective October 17, 2009



Fee Program	Visa Check Card
CPS/Supermarket Debit—Performance Threshold ¹ I	0.62% + \$0.13 (\$0.35 Cap)
CPS/Supermarket Debit—Performance Threshold ¹ II	0.81% + \$0.13 (\$0.35 Cap)
CPS/Supermarket Debit—Performance Threshold ¹ III	0.92% + \$0.15 (\$0.35 Cap)
CPS/Supermarket Debit—All Other	1.03% + \$0.15 (\$0.35 Cap)
Check Card II Supermarket	\$0.25
CPS/Retail Debit—Performance Threshold ¹ I	0.62% + \$0.13
CPS/Retail Debit—Performance Threshold ¹ II	0.81% + \$0.13
CPS/Retail Debit—Performance Threshold ¹ III	0.92% + \$0.15
CPS/Retail Debit—All Other	1.03% + \$0.15
CPS/Automated Fuel Dispenser, Debit	0.70% + \$0.17 (\$0.95 Cap)
CPS/Service Station, Debit	0.70% + \$0.17 (\$0.95 Cap)
CPS/Small Ticket, Debit	1.55% + \$0.04
CPS/Retail 2, Debit	0.80% + \$0.25
CPS/Debt Repayment	0.35% + \$0.50
CPS/Utility	\$0.75
CPS/Debit Tax Payment	\$2.50
CPS/Retail Key Entry, Debit	1.60% + \$0.15
CPS/Card Not Present, Debit	1.60% + \$0.15
CPS/e-Commerce Basic, Debit	1.60% + \$0.15
CPS/e-Commerce Preferred Retail, Debit	1.55% + \$0.15
CPS/e-Commerce Preferred Hotel and Car Rental, Debit	1.36% + \$0.15
CPS/e-Commerce Preferred Passenger Transport, Debit	1.60% + \$0.15
CPS/Hotel and Car Rental Card Present, Debit	1.36% + \$0.15
CPS/Hotel and Car Rental Card Not Present, Debit	1.36% + \$0.15
CPS/Passenger Transport, Debit	1.60% + \$0.15
CPS/Restaurant, Debit	1.19% + \$0.10
CPS/Account Funding, Debit	1.75% + \$0.20
Check Card II	0.55% + \$0.10
Electronic Interchange Reimbursement Fee, Debit ²	1.75% + \$0.20
Standard Interchange Reimbursement Fee, Debit	1.90% + \$0.25

Fees paid to cardholder financial institution.

¹ See page 4 for performance threshold criteria.

² EIRF Transactions from AFDs and Service Stations eligible for \$0.95 cap.

Visa U.S.A. Consumer Credit
Interchange Reimbursement Fees
Rates Effective October 17, 2009



Fee Program	Visa Signature Preferred	Visa Signature	Traditional Rewards	All Other Products	
CPS/Supermarket Credit-Performance Threshold* I	2.10% + \$0.10	CPS/Rewards 1 1.65% + \$0.10	1.15% + \$0.05		
CPS/Supermarket Credit-Performance Threshold* II			1.20% + \$0.05		
CPS/Supermarket Credit-Performance Threshold* III			1.22% + \$0.05		
CPS/Supermarket Credit-All Other		CPS/Rewards 1 1.65% + \$0.10		1.24% + \$0.05	
CPS/Retail Credit-Performance Threshold* I		CPS/Rewards 1 1.65% + \$0.10	1.43% + \$0.10		
CPS/Retail Credit-Performance Threshold* II			1.47% + \$0.10		
CPS/Retail Credit-Performance Threshold* III			1.51% + \$0.10		
CPS/Retail—All Other		CPS/Rewards 1 1.65% + \$0.10		1.54% + \$0.10	
CPS/Small Ticket		1.65% + \$0.04			
CPS/Retail 2		2.40% + \$0.10**	1.43% + \$0.05		
CPS/Automated Fuel Dispenser	1.15% + \$0.25				
CPS/Service Station	1.15% + \$0.25				
CPS/Utility	\$0.75				
CPS/Retail Key Entry	2.10% + \$0.10	CPS/Rewards 2 1.95% + \$0.10	1.80% + \$0.10		
CPS/Card Not Present	2.40% + \$0.10		1.80% + \$0.10		
CPS/e-Commerce Basic	(except for B2B which receives 2.10% + \$0.10)		1.80% + \$0.10		
CPS/e-Commerce Preferred Retail			1.80% + \$0.10		
CPS/e-Commerce Preferred Hotel and Car Rental	2.40% + \$0.10	EIRF 2.30% + \$0.10	CPS/ Rewards 2 1.95% + \$0.10	1.54% + \$0.10	
CPS/e-Commerce Preferred Passenger Transport				1.70% + \$0.10	
CPS/Hotel and Car Rental Card Present				1.54% + \$0.10	
CPS/Hotel and Car Rental Card Not Present				1.54% + \$0.10	
CPS/Passenger Transport				1.70% + \$0.10	
CPS/Restaurant				1.54% + \$0.10	
CPS/Account Funding				2.14% + \$0.10	
Electronic Interchange Reimbursement Fee (EIRF)	2.40% + \$0.10	2.30% + \$0.10			
Standard Interchange Reimbursement Fee	2.95% + \$0.10	2.70% + \$0.10			

Fees paid to cardholder financial institution. * See page 4 for performance threshold criteria.

** MCC 6300 eligible for B2B (2.10% + \$0.10).

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



Effective April 2009, based on 12 months of activity ending September 30, 2008

Visa Consumer Debit

Performance Thresholds	Transaction Minimum	Volume Minimum	Maximum Chargeback Ratio ¹	Maximum Fraud Ratio ¹	Uniform Acceptance	PCI Compliance
Threshold I	46.5 million	\$3.0 billion	0.020%	0.040%	✓	✓
Threshold II	27 million	\$1.5 billion				
Threshold III	7.4 million	\$430 million				

Visa Consumer Credit

Performance Thresholds	Transaction Minimum	Volume Minimum	Maximum Chargeback Ratio ¹	Maximum Fraud Ratio ¹	Uniform Acceptance	PCI Compliance
Threshold I	46.5 million	\$3.0 billion	0.040%	0.070%	✓	✓
Threshold II	27 million	\$1.5 billion				
Threshold III	7.4 million	\$430 million				

1. Chargeback and fraud ratios are calculated as a percentage of a merchant's gross transaction count

Please reference the Visa U.S.A. Operating Regulations for complete detail on performance threshold criteria.

**Visa U.S.A. Commercial
 Interchange Reimbursement Fees**
 Rates Effective October 17, 2009



Fee Program	Purchasing	Business	Corporate T&E
Commercial Level III	1.80% + \$0.10	na	na
Commercial Level II	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Commercial Business-to-Business	2.10% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Commercial Retail	2.30% + \$0.10	2.20% + \$0.10	2.10% + \$0.10
Commercial Card Not Present	2.55% + \$0.10	2.25% + \$0.10	2.20% + \$0.10
Commercial Electronic Interchange Reimbursement Fee	2.65% + \$0.10	2.40% + \$0.10	2.25% + \$0.10
Commercial Standard Interchange Reimbursement Fee	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Utility Program	na	\$1.50	na
Government-to-Government (G2G)	1.65% + \$0.10	na	na
GSA Large Ticket	1.20% + \$39.00	na	na
Visa Purchasing Large Ticket	0.95% + \$35.00	na	na

Fees paid to cardholder financial institution.

Visa U.S.A.
Other Transactions
Interchange Reimbursement Fees
 Rates Effective October 17, 2009



Fee Program¹	Credit Voucher Transactions
Passenger Transport Service Category, All Card Types	2.07%
Non-Passenger Transport—Consumer Visa Credit Card	1.76%
Non-Passenger Transport—Consumer Visa Debit Card	1.31%
Non-Passenger Transport—Commercial Visa Product	2.24%
Mail/Phone Order and Electronic Commerce Merchants—Consumer Credit	2.05%
Mail/Phone Order and Electronic Commerce Merchants—Consumer Debit	1.87%
Fee Program	Visa Prepaid Load Service Network
Visa Prepaid Load Network Interchange Reimbursement Fee	\$0.05
Fee Program	Manual and Emergency Cash Disbursements
Cash Disbursement Reimbursement Fee	\$1.50 + 0.18%
Fee Program	ATM Cash Disbursements
ATM Cash Disbursement Reimbursement Fee—Tier I	\$0.50
ATM Cash Disbursement Reimbursement Fee—Tier II	\$0.40

Fees paid to merchant financial institution.

¹ For a Visa Purchasing Large Ticket credit transaction, if the transaction amount is equal to the original transaction amount or exceeds \$2700 the Acquirer must process the Credit Voucher Transaction at the Interchange Reimbursement Fee applied to the original related Transaction, otherwise, the Acquirer must process the Transaction at the applicable Credit Voucher Interchange Reimbursement Fee program provided.

Visa U.S.A. International Transactions* Interchange Reimbursement Fees



Rates Effective October 17, 2009

* Visa cards used at a U.S. merchant but issued outside the U.S.

Industry Fee Program	Visa Classic, Visa Gold, Visa Platinum, Visa Electron	Visa Signature / Visa Infinite	All Commercial Products
Airline	1.10%	1.80%	1.80%
Contact Chip Incentive Rates¹			
Issuer Chip Card	1.20%	1.80%	1.80%
Secure eCommerce Incentive Rates			
Secure eCommerce Transaction ²	1.44%	1.80%	1.80%
Electronic and Standard Programs			
Electronic	1.10%	1.80%	1.80%
Standard	1.60%	1.80%	1.80%
Cash Disbursement Transactions (Interchange payable from Issuer to Acquirer, in U.S. Dollars)			
Cash Disbursement – Tier II ATM (No access fee charged to cardholder)	\$1.25		
Cash Disbursement – Tier II ATM (Access fee charged to cardholder)	\$0.50		
Cash Disbursement - Manual	\$1.75 + 0.33%		

Fees paid by the Acquirer to the Issuer on purchase transactions, except as noted.

¹ Excluding airline transactions

² Available to qualified transactions