

UPDATED VISA® INTERCHANGE PROGRAMS-U.S.

Bank of America Merchant Services is taking this opportunity to provide to you as a courtesy, this quick reference document. This document reflects historical and upcoming modifications to interchange fee programs and performance tier processing volume requirements as announced by Visa as part of a release.

This list is not all inclusive and does not include all qualification criteria that may be necessary to achieve certain interchange assessments. A rate's inclusion in this document does not indicate Bank of America Merchant Services current support of that rate. Bank of America Merchant Services delivers separate written letter notice when modifications to interchange fee programs result in a change to a client's pricing terms. Detailed interchange rate schedules based on agreed pricing methods, including all qualifying criteria, may be requested through your normal customer service contact if needed.

For historical reference, we are providing the interchange rates effective April 14, 2018, October 13, 2018, and April 12, 2019. Upcoming changes are highlighted in **blue**.

<u>Exempt Consumer Debit</u>	<u>April 14, 2018</u>	<u>October 13, 2018</u>	<u>April 12, 2019</u>
CPS Retail	0.80% + \$0.15	0.80% + \$0.15	0.80% + \$0.15
CPS Supermarket	\$0.30	\$0.30	\$0.30
CPS Automated Fuel Dispenser (AFD)	0.80% + \$0.15 Cap \$0.95	0.80% + \$0.15 Cap \$0.95	0.80% + \$0.15 Cap \$0.95
CPS Service Station	0.80% + \$0.15 Cap \$0.95	0.80% + \$0.15 Cap \$0.95	0.80% + \$0.15 Cap \$0.95
CPS Small Ticket	1.55% + \$0.04	1.55% + \$0.04	1.55% + \$0.04
CPS Restaurant	1.19% + \$0.10	1.19% + \$0.10	1.19% + \$0.10
CPS Retail Key Entered	1.65% + \$0.15	1.65% + \$0.15	1.65% + \$0.15
CPS Hotel & Car Rental Card Present	1.19% + \$0.10	1.19% + \$0.10	1.19% + \$0.10
CPS Passenger Transport Card Present	1.19% + \$0.10	1.19% + \$0.10	1.19% + \$0.10
CPS Card Not Present	1.65% + \$0.15	1.65% + \$0.15	1.65% + \$0.15
CPS E-Comm Basic	1.65% + \$0.15	1.65% + \$0.15	1.65% + \$0.15
CPS E-Comm Preferred	1.60% + \$0.15	1.60% + \$0.15	1.60% + \$0.15
CPS Hotel & Car Rental Card Not Present	1.70% + \$0.15	1.70% + \$0.15	1.70% + \$0.15
CPS E-Comm Preferred Hotel & Car Rent	1.70% + \$0.15	1.70% + \$0.15	1.70% + \$0.15
CPS E-Comm Preferred Passenger Trans	1.70% + \$0.15	1.70% + \$0.15	1.70% + \$0.15
CPS Passenger Transport Card Not Present	1.70% + \$0.15	1.70% + \$0.15	1.70% + \$0.15
CPS Retail 2	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
CPS Utilities	\$0.65	\$0.65	\$0.65
CPS/Debt Repayment	N/A	N/A	N/A
CPS/Debt Repayment - No Fee	0.65% + \$0.15 Cap \$0.65	0.65% + \$0.15 Cap \$0.65	0.65% + \$0.15 Cap \$0.65
CPS/Debt Repayment - Fee	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
CPS/Account Funding	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/ Tax Payment	N/A	N/A	N/A
CPS Government	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
EIRF	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
EIRF Service Station/ Automated Fuel Dispenser (AFD)	0.00% + \$0.95	0.00% + \$0.95	0.00% + \$0.95
Standard	1.90% + \$0.25	1.90% + \$0.25	1.90% + \$0.25
<u>Exempt Consumer Prepaid</u>			
CPS/Retail	1.15% + \$0.15	1.15% + \$0.15	1.15% + \$0.15
CPS/Supermarket	1.15% + \$0.15 Cap \$0.35	1.15% + \$0.15 Cap \$0.35	1.15% + \$0.15 Cap \$0.35
CPS Automated Fuel Dispenser (AFD)	1.15% + \$0.15 Cap \$0.95	1.15% + \$0.15 Cap \$0.95	1.15% + \$0.15 Cap \$0.95
CPS Service Station	1.15% + \$0.15 Cap \$0.95	1.15% + \$0.15 Cap \$0.95	1.15% + \$0.15 Cap \$0.95
CPS/Small Ticket	1.60% + \$0.05	1.60% + \$0.05	1.60% + \$0.05
CPS/Restaurant	1.15% + \$0.15	1.15% + \$0.15	1.15% + \$0.15
CPS/Retail Key Entry	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/Hotel & Car Rental Card Present	1.15% + \$0.15	1.15% + \$0.15	1.15% + \$0.15
CPS/Passenger Transport Card Present	1.15% + \$0.15	1.15% + \$0.15	1.15% + \$0.15
CPS/Card Not Present	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20

Revised April 12, 2019

Merchant Services

	<u>April 14, 2018</u>	<u>October 13, 2018</u>	<u>April 12, 2019</u>
CPS/E-Commerce—Basic	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/E-Commerce—Preferred	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/Hotel & Car Rental Card Not Present	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/E-Commerce Preferred—Hotel and Car Rental	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/Passenger Transport Card Not Present	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/E-Commerce Preferred—Passenger Transport	1.75% + \$0.20	1.75% + \$0.20	1.75% + \$0.20
CPS/Retail 2	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
CPS Utilities	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
CPS/Debt Repayment	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
CPS/Account Funding	1.80% + \$0.20	1.80% + \$0.20	1.80% + \$0.20
CPS/ Tax Payment	N/A	N/A	N/A
CPS Government	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00	0.65% + \$0.15 Cap \$2.00
EIRF	1.80% + \$0.20	1.80% + \$0.20	1.80% + \$0.20
EIRF Service Station/Automated Fuel Dispenser (AFD)	1.80% + \$0.20 Cap \$0.95	1.80% + \$0.20 Cap \$0.95	1.80% + \$0.20 Cap \$0.95
Standard	1.90% + \$0.25	1.90% + \$0.25	1.90% + \$0.25
Prepaid Load Network Fee	\$0.05	\$0.05	\$0.05
Cash Disbursement Fee	\$2.00	\$2.00	\$2.00
ATM Cash Disbursement Fee - Tier I	\$0.50	\$0.50	\$0.50
ATM Cash Disbursement Fee - Tier II	\$0.40	\$0.40	\$0.40
<u>Regulated Debit and Prepaid</u>			
U.S. Regulated	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
CPS/Small Ticket	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>Consumer Credit</u>			
CPS Retail	1.51% + \$0.10	1.51% + \$0.10	1.51% + \$0.10
CPS Retail – Threshold 1	1.43% + \$0.10	1.43% + \$0.10	1.43% + \$0.10
CPS Retail – Threshold 2	1.47% + \$0.10	1.47% + \$0.10	1.47% + \$0.10
CPS Retail – Threshold 3	1.51% + \$0.10	1.51% + \$0.10	1.51% + \$0.10
CPS Supermarket	1.22% + \$0.05	1.22% + \$0.05	1.22% + \$0.05
CPS Supermarket – Threshold 1	1.15% + \$0.05	1.15% + \$0.05	1.15% + \$0.05
CPS Supermarket – Threshold 2	1.20% + \$0.05	1.20% + \$0.05	1.20% + \$0.05
CPS Supermarket – Threshold 3	1.22% + \$0.05	1.22% + \$0.05	1.22% + \$0.05
CPS Automated Fuel Dispenser	1.15% + \$0.25 Cap \$1.10	1.15% + \$0.25 Cap \$1.10	1.15% + \$0.25 Cap \$1.10
CPS Retail Service Station	1.15% + \$0.25 Cap \$1.10	1.15% + \$0.25 Cap \$1.10	1.15% + \$0.25 Cap \$1.10
CPS Small Ticket	1.65% + \$0.04	1.65% + \$0.04	1.65% + \$0.04
CPS Restaurant	1.54% + \$0.10	1.54% + \$0.10	1.54% + \$0.10
CPS Rewards 1	1.65% + \$0.10	1.65% + \$0.10	1.65% + \$0.10
CPS Rewards 2	1.95% + \$0.10	1.95% + \$0.10	1.95% + \$0.10
CPS Hotel & Car Rental Card Present	1.54% + \$0.10	1.54% + \$0.10	1.54% + \$0.10
CPS Passenger Transport Card Present	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10
CPS Retail Key Entered	1.80% + \$0.10	1.80% + \$0.10	1.80% + \$0.10
CPS Retail 2	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05
CPS Card Not Present	1.80% + \$0.10	1.80% + \$0.10	1.80% + \$0.10
CPS E-Comm Basic	1.80% + \$0.10	1.80% + \$0.10	1.80% + \$0.10
CPS E-Comm Preferred	1.80% + \$0.10	1.80% + \$0.10	1.80% + \$0.10
CPS E-Comm Preferred Hotel & Car Rent	1.54% + \$0.10	1.54% + \$0.10	1.54% + \$0.10
CPS E-Comm Preferred Passenger Trans	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10
CPS Hotel & Car Rental Card Not Present	1.54% + \$0.10	1.54% + \$0.10	1.54% + \$0.10
CPS Passenger Transport Card Not Present	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10
CPS Recurring Bill Payment	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05

	<u>April 14, 2018</u>	<u>October 13, 2018</u>	<u>April 12, 2019</u>
CPS Utilities	\$0.75	\$0.75	\$0.75
CPS Charity	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05
CPS Account Funding	2.14% + \$0.10	2.14% + \$0.10	2.14% + \$0.10
EIRF	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
EIRF Service Station/Automated Fuel Dispenser (AFD)	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Standard	Cap \$1.10 2.70% + \$0.10	Cap \$1.10 2.70% + \$0.10	Cap \$1.10 2.70% + \$0.10
<u>Signature Preferred & Infinite (Spend Qualified)</u>			
Retail	2.10% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Business to Business	2.10% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Card Not Present	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Standard	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Standard Service Station/Automated Fuel Dispenser (AFD)	2.95% + \$0.10 Cap \$1.10	2.95% + \$0.10 Cap \$1.10	2.95% + \$0.10 Cap \$1.10
EIRF	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
EIRF Service Station/Automated Fuel Dispenser (AFD)	1.15% + \$0.25 Cap \$1.10	1.15% + \$0.25 Cap \$1.10	1.15% + \$0.25 Cap \$1.10
<u>Exempt Prepaid Commercial</u>			
Commercial Standard	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Commercial Retail	2.15% + \$0.10	2.15% + \$0.10	2.15% + \$0.10
Commercial Card Not Present	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10
Business Utility (Visa Business Prepaid Only)	\$1.50	\$1.50	\$1.50
Purchasing Large Ticket (Visa Purchasing Prepaid Only)	1.45% + \$35.00	1.45% + \$35.00	1.45% + \$35.00
<u>Exempt Business Debit Commercial</u>			
Business Card-Card Present Debit	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10
Business Card-Card Not Present Debit	2.45% + \$0.10	2.45% + \$0.10	2.45% + \$0.10
Business Card-Standard Debit	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Business Card-Utility Debit (CNP only)	\$1.50	\$1.50	\$1.50
<u>Commercial Business</u>			
Business Tier 1- Electronic	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Business Tier 2 - Electronic	2.75% + \$0.15	2.75% + \$0.15	2.75% + \$0.15
Business Tier 3 - Electronic	2.85% + \$0.20	2.85% + \$0.20	2.85% + \$0.20
Business Tier 4 - Electronic	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20
Business Tier 1 - Card Not Present	2.25% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Business Tier 2 - Card Not Present	2.45% + \$0.15	2.45% + \$0.15	2.45% + \$0.15
Business Tier 3 - Card Not Present	2.60% + \$0.20	2.60% + \$0.20	2.60% + \$0.20
Business Tier 4 - Card Not Present	2.70% + \$0.20	2.70% + \$0.20	2.70% + \$0.20
Business Tier 1 - Retail	2.20% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
Business Tier 2 - Retail	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10
Business Tier 3 - Retail	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Business Tier 4 - Retail	2.50% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
Business Tier 1 - Business-to-Business	2.10% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Business Tier 2 - Business-to-Business	2.25% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Business Tier 3 - Business-to-Business	2.40% + \$0.10	2.40% + \$0.10	2.40% + \$0.10
Business Tier 4 - Business-to-Business	2.50% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
Business Tier 1 - Non T&E, Level 2	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Business Tier 2 - Non T&E, Level 2	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Business Tier 3 - Non T&E, Level 2	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Business Tier 4 - Non T&E, Level 2	2.20% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
Business Tier 1 - Standard	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20
Business Tier 2 - Standard	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20
Business Tier 3 - Standard	2.95% + \$0.20	2.95% + \$0.20	2.95% + \$0.20
Business Tier 4 - Standard	2.95% + \$0.25	2.95% + \$0.25	2.95% + \$0.25
Business Card CPS Utility	\$1.50	\$1.50	\$1.50

Commercial Corporate and Purchasing

	April 14, 2018	October 13, 2018	April 12, 2019
Card Not Present	2.65% + \$0.10	2.65% + \$0.10	2.65% + \$0.10
Card Present	2.50% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
Standard	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10
Purchasing - Fleet	2.50% + \$0.10	2.50% + \$0.10	2.50% + \$0.10
Fuel, Commercial & PurchasingLevel II	N/A	N/A	N/A
Travel Service	2.55% + \$0.10	2.55% + \$0.10	2.55% + \$0.10
Commercial Level II	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Commercial Level III	1.85% + \$0.10	1.85% + \$0.10	1.85% + \$0.10
Large Ticket	1.45% + \$35.00	1.45% + \$35.00	1.45% + \$35.00
U.S. STP Tier 1-Transaction Amounts Equal to and less than US\$6,999.99	2.00% + \$0.10	2.00% + \$0.10	2.00% + \$0.10
U.S. STP Tier 2-Transaction Amounts US\$7,000.00 to US\$14,999.99	1.30% + \$35.00	1.30% + \$35.00	1.30% + \$35.00
U.S. STP Tier 3-Transaction Amounts US\$15,000.00 to US\$49,999.99	1.10% + \$35.00	1.10% + \$35.00	1.10% + \$35.00
U.S. STP Tier 4-Transaction Amounts US\$50,000.00 to US\$99,999.99	0.95% + \$35.00	0.95% + \$35.00	0.95% + \$35.00

Commercial Purchasing

GSA Large Transaction	1.20% + \$39.00	1.20% + \$39.00	1.20% + \$39.00
GSA Government to Government	1.65% + \$0.10	1.65% + \$0.10	1.65% + \$0.10
Purchasing Card - Large Purchasing Advantage 1	0.70% + \$49.50	0.70% + \$49.50	0.70% + \$49.50
Purchasing Card - Large Purchasing Advantage 2	0.60% + \$52.50	0.60% + \$52.50	0.60% + \$52.50
Purchasing Card - Large Purchasing Advantage 3	0.50% + \$55.50	0.50% + \$55.50	0.50% + \$55.50
Purchasing Card - Large Purchasing Advantage 4	0.40% + \$58.50	0.40% + \$58.50	0.40% + \$58.50
U.S. STP Tier 5-Transaction Amounts Equal to and greater than US\$100,000.00	0.80% + \$35.00	0.80% + \$35.00	0.80% + \$35.00

Domestic and Interregional

Global Business-to-Business Virtual Payment	2.00%	2.00%	2.00%
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Interregional Classic, Gold, Platinum, Electron

Electronic	1.10%	1.10%	1.10%
Standard	1.60%	1.60%	1.60%
Full Chip Data Device With PIN	1.10%	1.10%	1.10%
Full Chip Data Device	1.10%	1.10%	1.10%
Acquirer Chip	1.00%	1.00%	1.00%
Issuer Chip	1.20%	1.20%	1.20%
Secure eCommerce Transaction	1.44%	1.44%	1.44%
International Cash Disbursement - Manual	\$1.75 + 0.33%	\$1.75 + 0.33%	\$1.75 + 0.33%

Interregional Signature/Premium

Electronic	1.80%	1.80%	1.80%
Standard	1.80%	1.80%	1.80%
Full Chip Data Device With PIN	1.80%	1.80%	1.80%
Full Chip Data Device	1.80%	1.80%	1.80%
Acquirer Chip	1.80%	1.80%	1.80%
Issuer Chip	1.80%	1.80%	1.80%
Secure eCommerce Transaction	1.80%	1.80%	1.80%

Interregional Infinite

Electronic	1.97%	1.97%	1.97%
Standard	1.97%	1.97%	1.97%
Full Chip Data Device With PIN	1.97%	1.97%	1.97%
Full Chip Data Device	1.97%	1.97%	1.97%
Acquirer Chip	1.97%	1.97%	1.97%
Issuer Chip	1.97%	1.97%	1.97%
Secure eCommerce Transaction	1.97%	1.97%	1.97%

<u>Interregional All Commercial Products</u>	<u>April 14, 2018</u>	<u>October 13, 2018</u>	<u>April 12, 2019</u>
Electronic	2.00%	2.00%	2.00%
Standard	2.00%	2.00%	2.00%
Airline	2.00%	2.00%	2.00%
Full Chip Data Device With PIN	2.00%	2.00%	2.00%
Full Chip Data Device	2.00%	2.00%	2.00%
Acquirer Chip	2.00%	2.00%	2.00%
Issuer Chip	2.00%	2.00%	2.00%
Secure eCommerce Transaction	2.00%	2.00%	2.00%
<u>Interregional Regulated Debit</u>			
Interregional Regulated (Debit)	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>U.S. Territories Interchange Programs</u>			
<u>Puerto Rico Domestic</u>			
<u>Visa Signature, Visa Infinite, Visa Signature Business and Visa Infinite Business</u>			
Gas Station Industry	1.23%	1.23%	1.23%
Supermarket Industry	1.33%	1.33%	1.33%
Emerging and Small Ticket- General	1.48%	1.48%	1.48%
Emerging and Small Ticket- Utility	1.48%	1.48%	1.48%
Emerging and Small Ticket- Discount Clubs	1.48%	1.48%	1.48%
Retail Group 1	2.05%	2.05%	2.05%
Retail Group 2	2.00%	2.00%	2.00%
Standard	2.05%	2.05%	2.05%
<u>Visa Platinum, Visa Business, Visa Platinum Business, Visa Corporate T&E and Visa Purchasing</u>			
Gas Station Industry	1.15%	1.15%	1.15%
Supermarket Industry	1.18%	1.18%	1.18%
Emerging and Small Ticket- General	1.25%	1.25%	1.25%
Emerging and Small Ticket- Utility	1.25%	1.25%	1.25%
Emerging and Small Ticket- Discount Clubs	1.25%	1.25%	1.25%
Retail Group 1	1.85%	1.85%	1.85%
Retail Group 2	1.80%	1.80%	1.80%
Standard	1.85%	1.85%	1.85%
<u>Other Consumer Credit</u>			
Gas Station Industry	1.00%	1.00%	1.00%
Supermarket Industry	1.05%	1.05%	1.05%
Emerging and Small Ticket- General	1.10%	1.10%	1.10%
Emerging and Small Ticket- Utility	1.10%	1.10%	1.10%
Emerging and Small Ticket- Discount Clubs	1.10%	1.10%	1.10%
Retail Group 1	1.35%	1.35%	1.35%
Retail Group 2	1.30%	1.30%	1.30%
Standard	1.35%	1.35%	1.35%
<u>Other Consumer Debit and Prepaid</u>			
Gas Station Industry	0.90%	0.90%	0.90%
Supermarket Industry	1.00%	1.00%	1.00%
Emerging and Small Ticket- General	1.05%	1.05%	1.05%
Emerging and Small Ticket- Utility	1.05%	1.05%	1.05%
Emerging and Small Ticket- Discount Clubs	1.05%	1.05%	1.05%
Retail Group 1	1.30%	1.30%	1.30%
Retail Group 2	1.25%	1.25%	1.25%
Standard	1.30%	1.30%	1.30%

Regulated Debit	April 14, 2018	October 13, 2018	April 12, 2019
Puerto Rico Regulated (Debit)	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22

U.S. Virgin Islands Domestic Interchange Fee Programs

Consumer Credit and Debit

Infinite Card	1.80%	1.80%	1.80%
Signature Card	1.80%	1.80%	1.80%
Electronic	1.10%	1.10%	1.10%
Issuer Chip	1.20%	1.20%	1.20%
Acquirer Chip	1.00%	1.00%	1.00%
Secure Electronic Commerce	1.44%	1.44%	1.44%
Electronic Commerce Merchant Standard	1.44%	1.44%	1.44%
Airline	1.60%	1.60%	1.60%
Regulated (Debit)	1.00%	1.00%	1.00%
	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22

Commercial Credit and Debit

Business and Signature Business	1.80%	1.80%	1.80%
Corporate Card	1.80%	1.80%	1.80%
Purchasing and Distribution Card	1.80%	1.80%	1.80%

Consumer Credit and Debit

Electronic-Consumer card	1.00%	1.00%	1.00%
Small Ticket	1.00%	1.00%	1.00%
Issuer Chip - Platinum card	1.95%	1.95%	1.95%
Issuer Chip -Signature card	1.95%	1.95%	1.95%
Issuer Chip	1.10%	1.10%	1.10%
Acquirer Chip-Platinum card	1.75%	1.75%	1.75%
Acquirer Chip-Signature card	1.75%	1.75%	1.75%
Acquirer Chip	0.90%	0.90%	0.90%
Chip Offline	1.00%	1.00%	1.00%
Chip Online	1.00%	1.00%	1.00%
Secure Electronic Commerce	1.65%	1.65%	1.65%
Electronic Commerce Merchant	1.65%	1.65%	1.65%
Recurring Payment	1.00%	1.00%	1.00%
Standard-Platinum card	1.85%	1.85%	1.85%
Standard-Signature card	1.85%	1.85%	1.85%
Regulated (Debit) (1)	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22

Commercial Credit and Debit

Small Ticket	1.85%	1.85%	1.85%
Electronic - Business card	1.85%	1.85%	1.85%
Electronic- Corporate card	1.85%	1.85%	1.85%
Electronic - Purchasing card	1.85%	1.85%	1.85%
Electronic - Distribution Card	1.85%	1.85%	1.85%
Recurring Payment	1.00%	1.00%	1.00%
Standard-Business card	1.85%	1.85%	1.85%
Standard-Corporate card	1.85%	1.85%	1.85%
Standard-Purchasing card	1.85%	1.85%	1.85%
Standard-Distribution card	1.85%	1.85%	1.85%

American Samoa, Marshall Islands, Northern Mariana Islands,

Consumer Credit and Debit

Electronic	1.00%	1.00%	1.00%
Small Ticket	1.00%	1.00%	1.00%
Issuer Chip	1.10%	1.10%	1.10%

	<u>April 14, 2018</u>	<u>October 13, 2018</u>	<u>April 12, 2019</u>
Acquirer Chip	0.90%	0.90%	0.90%
Recurring Payment	1.00%	1.00%	1.00%
Chip Offline	1.00%	1.00%	1.00%
Chip Online	1.00%	1.00%	1.00%
Standard	1.44%	1.44%	1.44%
Regulated (Debit)	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>Commercial Credit and Debit</u>			
Small Ticket	1.85%	1.85%	1.85%
Electronic - Business Card	1.85%	1.85%	1.85%
Electronic - Corporate Card	1.85%	1.85%	1.85%
Electronic - Purchasing Card	1.85%	1.85%	1.85%
Electronic - Distribution Card	1.85%	1.85%	1.85%
Recurring Payment	1.00%	1.00%	1.00%
Standard - Business card	1.85%	1.85%	1.85%
Standard - Corporate card	1.85%	1.85%	1.85%
Standard - Purchasing card	1.85%	1.85%	1.85%
Standard - Distribution card	1.85%	1.85%	1.85%
<u>Latin American/Caribbean (LAC) Regional Interchange Fee</u>			
<u>Consumer Credit and Debit</u>			
Standard	1.60%	1.60%	1.60%
Super Premium card	1.97%	1.97%	1.97%
Premium card	1.80%	1.80%	1.80%
Electronic	1.10%	1.10%	1.10%
Issuer Chip	1.20%	1.20%	1.20%
Acquirer Chip	1.00%	1.00%	1.00%
Secure Electronic Commerce	1.44%	1.44%	1.44%
Electronic Commerce Merchant	1.44%	1.44%	1.44%
LAC Regulated (Debit) (1)	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22
<u>Commercial Credit and Debit</u>			
Visa Business and Signature Business card	2.00%	2.00%	2.00%
Visa Corporate card	2.00%	2.00%	2.00%
Visa Purchasing and Distribution card	2.00%	2.00%	2.00%
<u>Asia/Pacific (AP) Regional Interchange Fee Programs</u>			
Chip Acquirer Platinum card	1.75%	1.75%	1.75%
Chip Issuer Platinum card	1.95%	1.95%	1.95%
Chip Acquirer Signature card	1.92%	1.92%	1.92%
Chip Acquirer Infinite card	1.92%	1.92%	1.92%
Chip Acquirer Gold card	1.32%	1.32%	1.32%
Chip Acquirer Classic and Electron card	1.12%	1.12%	1.12%
Chip Issuer Rewards card	1.95%	1.95%	1.95%
Chip Issuer Signature card	2.12%	2.12%	2.12%
Chip Issuer Infinite card	2.12%	2.12%	2.12%
Chip Issuer Gold card	1.52%	1.52%	1.52%
Chip Issuer Classic and Electron card	1.32%	1.32%	1.32%
Electronic Gold	1.42%	1.42%	1.42%
Electronic Classic and Electron	1.22%	1.22%	1.22%
EComm Authentic'd Security Platinum card	1.85%	1.85%	1.85%
EComm Authentic'd Security Rewards card	1.85%	1.85%	1.85%
EComm Authentic'd Security Signature card	2.02%	2.02%	2.02%
EComm Authentic'd Security Infinite card	2.02%	2.02%	2.02%
EComm Authentic'd Security Gold card	1.55%	1.55%	1.55%

	<u>April 14, 2018</u>	<u>October 13, 2018</u>	<u>April 12, 2019</u>
EComm Authentic'd Security Classic&Electron card	1.35%	1.35%	1.35%
EComm Non Authentic'd Security Plat card	1.72%	1.72%	1.72%
EComm Non Authentic'd Security Rewards card	1.72%	1.72%	1.72%
EComm Non Authentic'd Security Sig card	1.89%	1.89%	1.89%
EComm Non Authentic'd Security Infinite card	1.89%	1.89%	1.89%
EComm Non Authentic'd Security Gold card	1.42%	1.42%	1.42%
EComm Non Authentic'd Security Classic&Electron	1.22%	1.22%	1.22%
Standard Business Card	2.00%	2.00%	2.00%
Standard Corporate Card	2.00%	2.00%	2.00%
Standard Purchasing Card	2.00%	2.00%	2.00%
Standard Distribution Card	2.00%	2.00%	2.00%
Standard Platinum Card	1.85%	1.85%	1.85%
Standard Rewards Card	1.85%	1.85%	1.85%
Standard Signature Card	2.02%	2.02%	2.02%
Standard Infinite Card	2.02%	2.02%	2.02%
Standard Gold Card	1.55%	1.55%	1.55%
Standard Classic&Electron Card	1.35%	1.35%	1.35%
Standard UNHW	2.02%	2.02%	2.02%
AP Regulated Debit	0.05% + \$0.22	0.05% + \$0.22	0.05% + \$0.22

Performance Thresholds	Minimum Transaction Count	Payment Volume Minimums	PCI
Threshold 1	95.5 million	\$5.8 billion	Required
Threshold 2	58.2 million	\$3.3 billion	Required
Threshold 3	15.2 million	\$840 million	Required

In addition, the following guidelines pertain to the credit tier incentive rates:

* In determining eligibility for performance-based interchange, Visa counts only the applicable retail and supermarket transactions that settled at the best available rates (CPS Retail, CPS Supermarket, CPS Rewards 1, or US VSP RTL) during the 12-month period ending **September 30, 2018**. Visa will review and update the performance criteria periodically.

* Maximum Chargeback Ratio measured by total sales-chargebacks originating from Visa-branded consumer credit products to total sales transactions originating from Visa-branded consumer credit products, settled through VisaNet during the 12-month period ending **September 30, 2018**.

* Merchants in the performance thresholds are required to remain PCI compliant to continue to be eligible for performance-based interchange. Merchants that are not PCI compliant by **September 30, 2018** or that become non-compliant after **September 30, 2018** will be downgraded a threshold rate until compliance is validated.