

MERCHANT SERVICES

Visa Interchange Rates

The Visa Card-Network

Visa is one of the most commonly held and accepted credit cards in the US, Canada and the world. By accepting Visa, your customers can pay in-person, by phone and online. We've made it easy and affordable for you to accept Visa cards so you can offer your customers a fast, reliable and secure method of payment. Our cost-plus pricing helps you save.

What is the Visa Interchange?

Interchange is the fee collected by the customer's credit card bank (the Visa card-issuer) on every transaction. These rates are set by Visa every year and apply to all processors. In other words, this is the true cost that the processor has to pay on every transaction. The interchange rates are part of our Cost+ pricing program. The tables below provide a breakdown of the current Visa interchange rates.

Current Visa USA Interchange Rates

Card-Type	Interchange Rate
Debit Card-Present	
Visa Debit CPS	0.800 % + 15¢
Visa Debit CPS Regulated	0.050 % + 22¢
Visa Debit Prepaid	1.150 % + 15¢
Visa Debit Business	1.700 % + 15¢
Visa Debit Business Regulated	0.050 % + 22¢
Debit Keyed	
Visa Debit Keyed CPS	1.650 % + 15¢
Visa Debit Keyed CPS Regulated	0.050 % + 22¢
Visa Debit Keyed Prepaid	1.750 % + 20¢
Visa Debit Keyed Business	2.450 % + 10¢
Visa Debit Keyed Business Regulated	0.050 % + 22¢
Credit Card-Present	
Visa CPS Retail	1.510 % + 10¢

Visa Rewards Traditional	1.650 % + 10¢
Visa Rewards Signature	2.300 % + 10¢
Visa Rewards Signature Preferred	2.100 % + 10¢
Visa Corporate	2.500 % + 10¢
Visa Business	2.200 % + 10¢
Visa Purchasing	2.500 % + 10¢
Credit Keyed	
Visa Keyed CPS Retail	1.800 % + 10¢
Visa Keyed Rewards Traditional	1.950 % + 10¢
Visa Keyed Rewards Signature	2.700 % + 10¢
Visa Keyed Rewards Signature Preferred	2.400 % + 10¢
Visa Keyed Corporate	2.700 % + 10¢
Visa Keyed Business	2.250 % + 20¢
Visa Keyed Purchasing	2.700 % + 10¢
International	
Visa International	1.100 %
Visa International Premium	1.800 %
Visa International Corporate	2.000 %
Visa International Keyed	1.600 %
Level 2 Data	
Corporate & Purchasing	2.050 % + 10¢
Business Card (Tier 1)	2.050 % + 10¢
Business Card (Tier 2)	2.050 % + 10¢
Business Card (Tier 3)	2.050 % + 10¢
Business Card (Tier 4)	2.200 % + 10¢
Level 3 Data	
Corporate & Purchasing	1.900 % + 10¢
Large Ticket - Corporate & Purchasing \$8,725+	1.450% + \$35
Large Ticket - Government \$5,984+	1.200% + \$39

Assessments and Association Fees

Visa Card-Brand	0.1400 %
Visa NAPF (Network Acquirer Processing Fee)	1.95¢
Visa Clearing Access	0.25¢
Visa International Cross-Border	0.8000 %
Visa Intl Acquirer Service Fee	0.4500 %
Visa FANF (Fixed Acquirer Network Fee)	
Visa FANF - Card-Present Per Location	\$2/mth
Visa FANF - Keyed Volume \$1,000 - \$3,999	\$7/mth
Visa FANF - Keyed Volume \$4,000 - \$7,999	\$9/mth
Visa FANF - Keyed Volume \$8,000 - \$39,999	\$15/mth
Visa FANF - Keyed Volume \$40,000 - \$199,999	\$45/mth

*Above are the most common interchange qualifications. For a complete list of US interchange rates, visit the Visa website below:

[Visa Regulation Fees](#)