

Common Card-Not-Present Visa® Commercial Interchange Rates
Effective: October 2011

Common CNP Visa® Business Sale Programs			
Visa Interchange Program	Program Qualifier	All Cards	
		% Fee	# Fee
Commercial Level III	Purchasing Only	1.80%	\$ 0.10
Commercial Level II		2.05%	\$ 0.10
Commercial Business to Business		2.10%	\$ 0.10
Commercial Card Not Present	Regulated	0.05%	\$ 0.21
	T&E	2.20%	\$ 0.10
	Purchasing	2.55%	\$ 0.10
Utility Program			\$ 1.50
Commercial EIRF	Regulated	0.05%	\$ 0.21
	T&E	2.25%	\$ 0.10
	Purchasing	2.65%	\$ 0.10
Commercial Standard		2.95%	\$ 0.10

	Optimal
	Nominal
	Poor

Merchants should attempt to qualify for the programs highlighted in green, and avoid the programs in red. Because of the relatively high per-sale transaction fee, the attractiveness of the program in pink will be based on the Average Ticket Value (ATV) of the item the merchant is selling.

Common CNP Visa® Business Refund ("Credit") Programs			
Visa Interchange Transactions	Program Qualifier	Credit	
		% Fee	# Fee
Non-Passenger Transport—Commercial	Commercial	2.24%	-

Attention Merchants!
- Get the Guide -

The definitive guide for understanding the confusing world of merchant account fees. Whether you are a merchant or a payments industry professional, [Understanding Merchant Account Fees](#) was written so you can finally understand the complex costs surrounding Card-Not-Present transactions. It's the perfect companion for those involved in electronic commerce, mail and telephone order businesses, catalogs, continuity programs and direct response media.