

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.