

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

Common CNP Visa® Consumer Sales Interchange Programs					
Visa Interchange Transactions	Program Qualifier	Credit		Exempt Debit	
		% Fee	# Fee	% Fee	# Fee
CPS/Retail 2	Emerging Mkts	1.43%	\$ 0.05	0.65%	\$ 0.15
CPS/Card Not Present		1.80%	\$ 0.10	1.60%	\$ 0.15
CPS/e-Commerce Basic					
CPS/Card Not Present	CPS/Rewards 2	1.95%	\$ 0.10		
CPS/e-Commerce Basic					
CPS/Debt Repayment	Financial Inst.			0.65%	\$ 0.15
Utilities	Utilities		\$ 0.75		\$ 0.65
CPS/Debit Tax Payment	Tax Payments			0.65%	\$ 0.15
Electronic Interchange Reimbursement Fee		2.30%	\$ 0.10	1.75%	\$ 0.20
Signature Preferred CNP / Electronic		2.40%	\$ 0.10		
Standard Interchange Reimbursement Fee		2.70%	\$ 0.10	1.90%	\$ 0.25

Visa Interchange Program	Program Qualifier	Credit		Debit	
		% Fee	# Fee	% Fee	# Fee
Durbin Regulation II Debit Rate				0.05%	\$ 0.21

	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® Consumer Refund ("Credit") Programs					
Visa Interchange Program	Program Qualifier	Credit		Debit	
		% Fee	# Fee	% Fee	# Fee
Mail/Phone Order and Electronic Commerce	Consumer	2.05%	-	1.87%	-
Non-Passenger Transport—Consumer Credit	Consumer	1.76%	-	1.31%	-

## 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.