



The Green Sheet

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Visa Inc. Interchange rates

The following chart contains select Visa Inc. 2009 interchange rates provided by the Electronic Transactions Association to attendees at the ETA's 2009 Annual Meeting & Expo. Items in bold type indicate changes to existing pricing.

Visa U.S. commercial interchange rates	Purchasing	Business	Corporate T&E
GSA Purchasing card large ticket	1.20% + \$39.00	n/a	n/a
Visa purchasing card large ticket	0.95% + \$35.00	n/a	n/a
Commercial level III	1.80% + \$0.10	n/a	n/a
Commercial level II	2.05% + \$0.10	2.05% + \$0.10	2.05% + \$0.10
Commercial business-to-business	2.10% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Commercial retail	2.30% + \$0.10	2.20% + \$0.10	2.10% + \$0.10
Commercial card not present	2.55% + \$0.10	2.25% + \$0.10	2.20% + \$0.10
Utility program	n/a	\$1.50	n/a
Government-to-government	1.65% + \$0.10	n/a	n/a
Commercial card electronic interchange reimbursement fee	2.65% + \$0.10	2.40% + \$0.10	2.25% + \$0.10
Commercial card standard interchange reimbursement fee	2.95% + \$0.10	2.95% + \$0.10	2.95% + \$0.10

U.S. Credit voucher interchange rules	Credit	Debit
Passenger transport - all card types	2.07%	2.07%
Consumer card - no passenger transport	1.76%	1.31%
Consumer card - mail/phone order or e-commerce	2.05%	1.87%
Commercial card - non passenger transport	2.24%	n/a



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Interchange fee program	Signature	Signature Preferred	Traditional Rewards	All Other Products	Consumer Debit	
CPS/Supermarket - performance threshold I	1.65% + \$0.10	2.10% + \$0.10	1.15% + \$0.05	1.15% + \$0.05	0.62% + \$0.13	1
CPS/Supermarket - performance threshold II	1.65% + \$0.10	2.10% + \$0.10	1.20% + \$0.05	1.20% + \$0.05	0.81% + \$0.13	1
CPS/Supermarket - performance threshold III	1.65% + \$0.10	2.10% + \$0.10	1.22% + \$0.05	1.22% + \$0.05	0.92% + \$0.15	1
CPS/Supermarket - all other	1.65% + \$0.10	2.10% + \$0.10	1.65% + \$0.10	1.24% + \$0.05	1.03% + \$0.15	1
CPS/Retail - performance threshold I	1.65% + \$0.10	2.10% + \$0.10	1.43% + \$0.10	1.43% + \$0.10	0.62% + \$0.13	
CPS/Retail - performance threshold II	1.65% + \$0.10	2.10% + \$0.10	1.47% + \$0.10	1.47% + \$0.10	0.81% + \$0.13	
CPS/Retail - performance threshold III	1.65% + \$0.10	2.10% + \$0.10	1.51% + \$0.10	1.51% + \$0.10	0.92% + \$0.15	
CPS/Retail - all other	1.65% + \$0.10	2.10% + \$0.10	1.65% + \$0.10	1.54% + \$0.10	1.03% + \$0.15	
CPS/Automated fuel dispenser	1.15% + \$0.25	1.15% + \$0.25	1.15% + \$0.25	1.15% + \$0.25	0.70% + \$0.17	2
CPS/Service station	1.15% + \$0.25	1.15% + \$0.25	1.15% + \$0.25	1.15% + \$0.25	0.70% + \$0.17	2
CPS/Small ticket	1.65% + \$0.04	2.10% + \$0.10	1.65% + \$0.04	1.65% + \$0.04	1.55% + \$0.04	
CPS Retail 2	1.43% + \$0.05	2.10% + \$0.10	1.43% + \$0.05	1.43% + \$0.05	0.80% + \$0.25	
Utility program	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	0.00% + \$0.75	
CPS/Retail key entry	1.95% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.80% + \$0.10	1.60% + \$0.15	
CPS/Card not present	1.95% + \$0.10	2.40% + \$0.10	1.95% + \$0.10	1.80% + \$0.10	1.60% + \$0.15	
CPS/E-commerce basic	1.95% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.80% + \$0.10	1.60% + \$0.15	
CPS/E-commerce preferred retail	1.80% + \$0.10	2.10% + \$0.10	1.80% + \$0.10	1.80% + \$0.10	1.55% + \$0.15	
CPS/E-commerce preferred hotel & car rental	2.30% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.54% + \$0.10	1.36% + \$0.15	
CPS/E-commerce preferred passenger transport	2.30% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.70% + \$0.10	1.60% + \$0.15	
CPS/Hotel & car rental (card present)	2.30% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.54% + \$0.10	1.36% + \$0.15	
CPS/Hotel & car rental (card not present)	2.30% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.54% + \$0.10	1.36% + \$0.15	
CPS/Passenger transport	2.30% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.70% + \$0.10	1.60% + \$0.15	
CPS/Restaraunt	2.30% + \$0.10	2.10% + \$0.10	1.95% + \$0.10	1.54% + \$0.10	1.19% + \$0.10	
CPS/Account funding	2.14% + \$0.10	2.10% + \$0.10	2.14% + \$0.10	2.14% + \$0.10	1.75% + \$0.20	
Electronic interchange reimbursement fee (EIRF)	2.30% + \$0.10	2.40% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	1.75% + \$0.20	
Standard interchange reimbursement fee (EIRF)	2.70% + \$0.10	2.95% + \$0.10	2.70% + \$0.10	2.70% + \$0.10	1.90% + \$0.25	
Check card II	*****	*****	*****	*****	0.55% + \$0.10	
Check card II supermarket	*****	*****	*****	*****	0.00% + \$0.25	

(1) \$0.35/transaction cap applies to this debit card interchange catagory.

(2) \$0.95/transaction cap applies to this debit card interchange catagory.