

Visa Updates

1. Changes to Support the Existing Visa Commercial Choice Select in the US Region

Visa is defining additional Selected Program ID values to support Visa Commercial Choice Select. This change entails new fee programs, which is an extension of the Commercial Choice Select programs

New interchange items

<u>New Fee Program</u>	<u>New Rate</u>
VS Commercial Choice Select A113	3.5000% + \$0.0000
VS Commercial Choice Select A114	4.0000% + \$0.0000
VS Commercial Choice Select A115	4.5000% + \$0.0000
VS Commercial Choice Select A116	5.0000% + \$0.0000
VS Commercial Choice Select A117	5.5000% + \$0.0000
VS Commercial Choice Select A118	6.0000% + \$0.0000
VS Commercial Choice Select A119	6.5000% + \$0.0000
VS Commercial Choice Select A120	7.0000% + \$0.0000
VS Commercial Choice Select A121	7.5000% + \$0.0000
VS Commercial Choice Select A122	8.0000% + \$0.0000
VS Commercial Choice Select A123	8.5000% + \$0.0000
VS Commercial Choice Select A124	9.0000% + \$0.0000
VS Commercial Choice Select A125	9.5000% + \$0.0000
VS Commercial Choice Select A126	10.0000% + \$0.0000
VS Commercial Choice Select A127	10.5000% + \$0.0000
VS Commercial Choice Select A128	11.0000% + \$0.0000
VS Commercial Choice Select A129	11.5000% + \$0.0000
VS Commercial Choice Select A130	12.0000% + \$0.0000
VS Commercial Choice Select A131	12.5000% + \$0.0000
VS Commercial Choice Select A132	13.0000% + \$0.0000
VS Commercial Choice Select A133	13.5000% + \$0.0000
VS Commercial Choice Select A134	14.0000% + \$0.0000
VS Commercial Choice Select A135	14.5000% + \$0.0000
VS Commercial Choice Select A136	15.0000% + \$0.0000

2. New Visa Business Credit Product 3 Fee Program

Visa is introducing a new Business Credit Product 3 fee program. Certain qualified transactions will be assessed new fee descriptors, fee program indicators (FPIs), and rates.

Transactions that qualify for these fee programs are business credit products at non-travel service merchant category codes (MCCs). All transactions must be Custom Payment Service (CPS) qualified and contain full and accurate level 3 invoice data. Transactions must also be submitted with a new **Requested Special Service** indicator of **1** (Commercial Enhanced Data Program).

The new fee programs require participation in the Visa Commercial Enhanced Data Program (CEDP).

New interchange items

<u>New Fee Program</u>	<u>New Rate</u>
VS Business CR Product 3 Business CR Tier 1	1.7500% + \$0.1000
VS Business CR Product 3 Business CR Tier 2	1.9000% + \$0.1000
VS Business CR Product 3 Business CR Tier 3	1.9500% + \$0.1000
VS Business CR Product 3 Business CR Tier 4	2.0500% + \$0.1000
VS Business CR Product 3 Business CR Tier 5	2.1000% + \$0.1000

3. Updates to Interchange Fee Programs Applicable to Visa Corporate and Visa Purchasing Credit Transactions

Visa is updating fee programs applicable to Visa Corporate and Visa Purchasing credit transactions. These fee programs will require participation in CEDP. There are also fee program rate changes for this article.

Rate change interchange items

<u>Current Fee Program</u>	<u>Current Rate</u>	<u>New Rate</u>
VS Commercial CR Fuel Product 3	1.9000% + \$0.1000	1.7500% + \$0.1000
VS Corp CR Product 3	1.9000% + \$0.1000	1.7500% + \$0.1000
VS Purchasing CR Product 3	1.9000% + \$0.1000	1.7500% + \$0.1000
VS Commercial Large Ticket CR	1.4500% + \$35.0000	1.3000% + \$35.0000

4. Updates to Visa Commercial Choice Travel Products

Visa is implementing changes to allow transactions with non-travel MCCs to be processed as Visa Commercial Choice Travel transactions. The Global B2B Virtual Payments fee program and Global B2B Virtual Payments Registered Fee program will be updated. These programs are currently only valid for travel service MCCs. They will become applicable for all MCCs in the US, Canada, and Latin America and Caribbean (LAC) regions.