print this page close

# VisaNet Transaction Processing Charges


Domestic Financial Transaction Processing Charges
Domestic Manual Cash Switch Fees
International Financial Transaction Processing Charges
Acquirer Authorization Reversal Charges
Stand-In Processing (STIP) Assurance Fees
Smarter STIP Fee
Clearing Reversals
Non-financial Transaction Processing Charges
Network Acquirer Processing Charges
Private Label Switching
Processor PIN Debit Gateway Switching
Push Payment Gateway Fee
System Integrity Fees


## Domestic Financial Transaction Processing Charges

| Description | Fee per Transaction (Charged to Receiving Client) |
|---|---|
| Authorization Transaction[1] | $0.0105 |
| Clearing Transaction | $0.0050 |
| Full Financial Transaction | $0.0155 |

[1] Includes all authorization transactions (including reversals).

## Domestic Manual Cash Switch Fees

### Effective 22 April 2022

| Description | Fee per Transaction (Charged to Issuer and Acquirer) |
|---|---|
| Switch Fee—Authorization Transaction | $0.15 |
| Switch Fee—Clearing Transaction | $0 |
| Full Financial Transaction | $0.15 |

## International Transaction Processing Charges[2]

| Originating Region | Receiving Region | Authorization Transaction[3] | Clearing and Settlement | Authorization, Clearing and Settlement |
|---|---|---|---|---|
| Canada | U.S. | $0.08 | $0.12 | $0.20 |
| Europe | U.S. | $0.30 | $0.12 | $0.42 |
| CEMEA | U.S. | $0.30 | $0.12 | $0.42 |
| AP | U.S. | $0.30 | $0.12 | $0.42 |
| LAC | U.S. | $0.30 | $0.12 | $0.42 |

[2] Per transaction charge to receiving client.

[3] Includes all authorization transactions (including reversals).

## Acquirer Authorization Reversal Charges

### Effective 1 April 2021

| Description | Fee per Transaction |
|---|---|
| Domestic Debit Authorization Reversal | $0.0155 |
| Domestic Credit Authorization Reversal | $0.0195 |
| International Debit Authorization Reversal | $0.0355 |
| International Credit Authorization Reversal | $0.0395 |

## Stand-In Processing (STIP) Assurance Fees

### Effective 1 April 2021

| Monthly Transaction Count | Monthly Fee |
|---|---|
| 1-200,000 | $125 |
| 200,001-1,000,000 | $375 |
| 1,000,001-5,000,000 | $1,000 |
| 5,000,001-20,000,000 | $3,000 |
| 20,000,001-50,000,000 | $6,000 |
| 50,000,001-100,000,000 | $8,000 |

| | |
|---|---|
| ≥ 100,000,001 | $10,000 |

## Smarter STIP Fee

### Effective 1 October 2020

| Transaction Type | Fee per Transaction |
|---|---|
| Smarter STIP | $0.02 |

The Smarter STIP fee is incremental to any existing STIP fees, STIP Surcharges and/or STIP assurance fees.

## Clearing Reversals Fees

| Clearing Reversals | Fee per Transaction |
|---|---|
| Originating Client | |
| Reversal of Domestic Draft-Data Transaction | $0.04 |
| Reversal of International Draft-Data Transaction | $0.24 |
| Receiving Client | |
| Reversal of Domestic Draft-Data Transaction | ($0.02) |
| Reversal of International Draft-Data Transaction | ($0.12) |

## Non-financial Transaction Processing Fees

| Transaction Type | Fee Charged to Receiving Client | Fee Charged to Transmitting Client—Effective Through 31 March 2021 | Fee Charged to Transmitting Client—Effective 1 April 2021 |
|---|---|---|---|
| Returned Items (Financial—Debits and Credits) | $5 per item | N/A | |
| Returned Item (Non-financial) | $1 per item | N/A | |
| BASE II Draft Reclassification Notification | $0.0075 per item | N/A | |
| Fee Collection Transaction | N/A | $0.0075 per item | |
| Funds Disbursement Transaction | N/A | $0.0075 per item | |
| Multipurpose Message | $0.0020 per message | N/A | |

| | | | |
|---|---|---|---|
| BASE I Reporting Charge | $0.0020 per line reported | N/A | |
| Single Message System (SMS) Report and Raw Data Record[4] | $0.0020 per item | N/A | |
| Fraud Advice | N/A | $0.0075 per advice | |
| Merchant File Update | N/A | $0.0075 per update | |
| General Delivery Report | $0.0020 per line reported | N/A | |
| VisaNet Copy Request and Fulfillment Service (VCRFS) / Visa Documentation Automation Service (VDAS) Advice | $0.0100 per message | $0.0100 per message | |
| VCRFS / VDAS Image Message[5] | $0.0100 per image message | $0.0100 per image message | |
| Client Settlement Data | $0.0020 per item | N/A | |
| Report Generation Record | $0.0020 per item | N/A | |
| BASE I Advice File Record | $0.0150 per item | N/A | |
| Free Text Message[6] | $0.0075 per message | $0.0075 per message | |
| Retrieval Request | N/A | $0.0075 per request | |
| Retrieval Confirmation | $0.0075 per item | N/A | |
| Regional Card Recovery File (RCRF) Update Record | $0.0075 per record | N/A | |
| National Card Recovery File Tape | $75 per tape | N/A | |
| Currency Conversion Rate Update Record Transmission | $0.0075 per record | N/A | |
| Non-Visa Advice Record | N/A | $0.0075 | |
| Interchange Tape Fee (if not returned to Visa within 15 calendar days after receipt) | N/A | $20 per tape | |
| Event File Transmission | $0.0150 per record | N/A | |
| TC 33 Clearing and Settlement Advice Record Generation Fee | $0.0015 per transaction | N/A | |
| TC 33 Record Transmission Fee | $0.0018 per transaction | N/A | |
| ALE Report—Report Distribution Management System (RDMS) (Acquirer or Processor Charge) | $0.0020 per line reported | N/A | |
| Domestic Account Verifications (Debit) | $0.0105 per verification | $0.0250 per inquiry[7] | $0.0300 per inquiry[7] |
| Domestic Account Verifications (Credit) | $0.0105 per verification | $0.0250 per inquiry[7] | $0.0350 per inquiry[7] |

| | | | |
|---|---|---|---|
| U.S.-Canada Account Verifications | $0.0800 per verification | $0.0250 per inquiry[7] | $0.0700 per inquiry[7] |
| International Account Verifications | $0.3000 per verification | $0.0250 per inquiry[7] | $0.0700 per inquiry[7] |

[4] A charge is assessed for each transaction reported on optional SMS reports delivered to a SMS processor.

[5] VCRFS and VDAS images consist of multiple image messages (TC 39). Each image message is assessed the stated charge.

[6] A clearing processor is not assessed on these messages if they are for the Commercial Card Enhanced Data Transport service or in response to Visa-generated messages requesting merchant demographic information for merchant registrations.

[7] As also specified in VisaNet Acquirer Services Processing Charges under "Other Acquirer Services Processing Charges."

## Network Acquirer Processing Charges

Acquirer Processor Connections Fee—Fee is charged to the acquiring processor (acquirer processing control record [PCR]) for Visa authorizations including Visa ReadyLink authorizations.

### Effective through 31 March 2022

| Description | Fee per Transaction |
|---|---|
| Network Acquirer Processing Fee—Variable Credit (Domestic) | $0.0195 |
| Network Acquirer Processing Fee—Variable Credit (International)[8] | $0.0395 |
| Network Acquirer Processing Fee—Variable Debit (Domestic) | $0.0155 |
| Network Acquirer Processing Fee—Variable Debit (International)[8] | $0.0355 |
| Network Acquirer Processing Fee—Non-Visa[11] | $0.0100 |
| Network Acquirer Processing Fee—POS Check Transactions | $0.0050 |

### Effective 1 April 2022

| Description | Fee per Transaction |
|---|---|
| Network Acquirer Processing Fee—Variable Credit (Domestic) | $0.0195 |
| Network Acquirer Processing Fee—Variable Credit (International)[8] | $0.0395 |
| Network Acquirer Processing Fee—Variable Debit (Domestic) | $0.0155 |
| Network Acquirer Processing Fee—Variable Debit (International)[8] | $0.0355 |

| | |
|---|---|
| Network Acquirer Processing Fee—Non-Visa for ATM[11] | $0.0100 |
| Network Acquirer Processing Fee-Non-Visa for PIN Debit Gateway | $0.0100 |
| Network Acquirer Processing Fee—Non Visa for Other Transactions | $0.0100 |
| Network Acquirer Processing Fee-Non-Visa for < 25,000 Authorization Gateway Services transactions per month | $0.2500 |
| Network Acquirer Processing Fee-Non-Visa for 25,000 - 30 million Authorization Gateway Services transactions per month | $0.0100 |
| Network Acquirer Processing Fee-Non-Visa for > 30 million Authorization Gateway Services transactions per month | $0.0045 |

[8] Effective 1 October 2020, original credit transactions (OCTs) are excluded.

[11] The Network Acquirer Processing Fee – Non-Visa is waived for the month for ATM clients when their Non-Visa ATM transactions exceed 1 million for that month.

### Acquirer Credit Voucher BASE II Processing Charges

Visa will assess a fee to the Center Identification Block (CIB) owner on BASE II credit voucher transactions. These transactions can be identified by TC 06.

| Description | Fee per Transaction |
|---|---|
| Credit (Domestic) | $0.0195 |
| Credit (International) | $0.0395 |
| Debit / Prepaid (Domestic) | $0.0155 |
| Debit / Prepaid (International) | $0.0355 |

### Merchant Direct Exchange Connections Fees

| Description | Fee per Transaction |
|---|---|
| Network Acquirer Processing Fee—Variable Credit | $0.0195 |
| Network Acquirer Processing Fee—Variable Debit | $0.0155 |
| Network Acquirer Processing Fee—Non-Visa | $0.0045 |

## Private Label Switching

| Description | Fee per Transaction Charged to Issuer |
|---|---|

| | |
|---|---|
| Switch Fee—Authorization Transaction[9] | $0.020 |
| Switch Fee—Clearing Transaction[9] | $0.015 |

[9] Applies to both Visa Bank Identification Numbers (BINs) and Non-Visa BIN (Independent Sale Organization [ISO]) transactions.

## Processor PIN Debit Gateway Switching

| Description | Fee Charged to Acquirer Processor |
|---|---|
| < 2.5 million transactions per month | $0.010 per transaction[10] |
| ≥ 2.5 million transactions per month | $0.006 per transaction[10] |
| Exception Item Handling Charge | $7.50 |

[10] Pick-a-tier per PCR.

## Push Payment Gateway Fee

| Description | Transaction Type | Fee |
|---|---|---|
| Gateway Processing Fee to support non-Visa push payment transactions to other networks (e.g., MC MoneySend, Star, etc.) | Domestic Transaction | $0.03 |
| | International Transaction | $0.25 |
| Gateway Processing Fee to support non-Visa Account Funding Transactions via the Push Payment Gateway Service to other networks (e.g., MC, Star, NYCE, etc.) | < 2.5 million transactions per month | $0.01[10] |
| | ≥ 2.5 million transactions per month | $0.006[10] |
| Exception Item Handling Charge for Push Payments and Account Funding Transactions | | $7.50 |

[10] Pick-a-tier per PCR.

## System Integrity Fees

### Issuer Fees

| Description | Fee per Transaction | | Effective Date |
|---|---|---|---|
| | Domestic | Cross-Border | |
| **Category 4: Generic Response Codes** An issuer fee for exceeding the regionally | $0.10 | $0.15 | 25 April 2021 |

| | | | |
|---|---|---|---|
| defined limit for authorization requests using a Category 4 decline (Generic Response Codes). Please refer to the System Integrity Global Program Guide for specific thresholds. | | | |

## Acquirer Fees

| Description | Fee per Transaction | | Effective Date |
|---|---|---|---|
| | Domestic | Cross-Border | |
| **Declined Transaction Resubmission (Excess Reattempted Transactions)**<br>An acquirer fee for excessively resubmitting an authorization following a decline in amounts over the threshold. Please refer to the North America region implementation guide for specific thresholds. | $0.10 | $0.15 | 25 April 2021 |
| **Category 1: Issuer Will Never Approve Response Codes**<br>An acquirer fee for card reattempts after initial decline on a sub-set of response codes listed under Visa's Category 1 grouping. | $0.10 | $0.15 | April 2022 |
| **Excessive Fallback Fee**<br>An acquirer fee for each fallback transaction occurring at merchant locations with a fallback rate of 10% or above. | $0.10 | $0.10 | 25 June 2021 |

Information in the Visa Assessed Fees section may change from time to time. Please contact your Visa representative to verify current information. Visa is not responsible for errors in this publication.

Back to Top

print this page close