

Visa Commercial Card Flow

Card Type	Commercial Standard	Retail - Card Not Present	Retail - Card Present	Business to Business*	Level II**	Level III***	Level III Large Ticket****	Visa Large Purchase Advantage (VLPA)*****
Business	Business Standard 2.95% + \$0.20	Business CNP 2.25% + \$0.10	Business 2.20% + \$0.10	Business B2B 2.10% + \$0.10	Business - Level II 2.05% + \$0.10			VLPA Ticket 1: \$10,000.01 - \$25,000 0.70% + 49.50
Business Enhanced	Business Enhanced Standard 2.95% + \$0.20	Business Enhanced CNP 2.45% + \$0.10	Business Enhanced 2.30% + \$0.10	Business Enhanced B2B 2.25% + \$0.10	Business Enhanced - Level II 2.05% + \$0.05			VLPA Ticket 2: \$25,000.01 - \$100,000 0.60% + \$52.50
Signature Business	Signature Business Standard 2.95% + \$0.20	Signature Business CNP 2.60% + \$0.10	Signature Business 2.40% + \$0.10	Signature Business B2B 2.40% + \$0.10	Signature Business - Level II 2.05% + \$0.10			VLPA Ticket 3: \$100,000.01 - \$500,000 0.50% + 55.50
Corporate	Corporate Standard 2.95% + \$0.10	Corporate CNP 2.70% + \$0.10	Corporate 2.50% + \$0.10		Corporate - Level II 2.50% + \$0.10	Corporate - Level III 1.90% + \$0.10		VLPA Ticket 4: \$500,000.01 and greater 0.40% + \$58.50
Purchasing	Purchasing Standard 2.95% + \$0.10	Purchasing CNP 2.70% + \$0.10	Purchasing 2.50% + \$0.10		Purchasing - Level II 2.50% + \$0.10	Purchasing - Level III 1.90% + \$0.10	Large Ticket non GSA Purch - Level III 1.45% + \$35.00	
Signature Preferred	Signature Preferred Standard 2.95% + \$0.10	Signature Preferred CNP 2.40% + \$0.10	Signature Preferred 2.10% + \$0.10	Signature Preferred B2B 2.10% + \$0.10				

*All transactions must meet CPS requirements.
For more detailed information regarding the requirements, please refer to the "October 2019 - Interchange Reference Guide" document in the Pricing Folder.

*Requires B2B SIC Code

**Level II Data is sales tax (must be greater than 0.1% but less than 22% of transaction amount) for non fuel merchants. Customer code is required for fuel merchants.

***Level III Data includes Summary Record - Discount Amount, Freight/Shipping Amount, Duty Amount and Account Number and Line Item Detail Record - Item Sequence Number, Item Commodity Code, Item Descriptor, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line item, Line Item Total and Line Item Detail Indicator.

****Transaction must be greater than \$7,755.56 for credit.

***** VLPA cards do not have the traditional commercial card types like Business Enhanced, Signature Business, Corporate, etc. The different levels vary by the amount of the transaction. Must be CPS qualified for CPS/CNP, CPS/E-Commerce Basic or CPS/E-Commerce Preferred