



Visa announces new interchange rate for B2B merchants.

Business-to-Business: Transactions eligible for the B2B rate must be CPS qualified (not qualifying for Level 2 rates) and be processed by merchants operating in qualified Merchant Category Codes (MCCs). Transactions with the qualifying MCCs can be face-to-face or accepted in a card not present environment. Visa considered many factors when selecting the eligible MCCs including, but not limited to, fostering growth in under-penetrated market segments and providing a lower rate for merchants in these categories as they tend to have higher degrees of commercial spending versus consumer spending.

Visa will review MCC eligibility periodically to ensure that the appropriate categories are targeted and aligned with the goals of increasing Visa acceptance and fostering growth in Visa volume. The eligible MCCs are:

7801 Landscaping and Horticultural Services
1799 Special Trade Contractors – Not Elsewhere Classified
2741 Miscellaneous Publishing and Printing
2791 Type Setting, Plate Making and Related Services
2842 Specialty Cleaning, Polishing and Sanitation Preparations
4214 Motor Freight Carriers and Trucking – Local & Long Distance, Moving & Storage Companies & Local Delivery Services
5021 Office and Commercial Furniture
5039 Construction Materials – Not Elsewhere Classified
5044 Photographic, Photocopy, Microfilm Equipment and Supplies
5046 Commercial Equipment – Not Elsewhere Classified
5047 Medical, Dental, Ophthalmic and Hospital Equipment & Supplies
5051 Metal Service Centers and Offices
5065 Electrical Parts and Equipment
5074 Plumbing and Heating Equipment and Supplies
5085 Industrial Supplies – Not Elsewhere Classified
5099 Durable Goods – Default – Not Elsewhere Classified
5131 Piece Goods, Notions and Other Dry Goods
5137 Men's, Women's and Children's Uniforms & Commercial Clothing
5139 Commercial Footwear
5169 Chemicals and Allied Products – Not Elsewhere Classified
5192 Books, Periodicals and Newspapers
5193 Florist Supplies, Nursery Stock and Flowers
5198 Paints, Varnishes and Supplies
5199 Nondurable Goods – Not Elsewhere Classified
6300 Insurance Sales, Underwriting and Premiums
7311 Advertising Services
7333 Commercial Photography, Art and Graphics
7349 Cleaning, Maintenance and Janitorial Services
7361 Employment Agencies and Temporary Help Services
7372 Computer Programming, Data Processing and Integrated Systems Design Services
7375 Information Retrieval Services
7379 Computer Maintenance, Repair and Services – Not Elsewhere Classified
7392 Management, Consulting and Public Relations Services
7399 Business Services – Not Elsewhere Classified
7829 Motion Picture and Video Tape Production and Distribution
8734 Testing Laboratories (Non-Medical Testing)
8931 Accounting, Auditing and Bookkeeping Services
8999 Professional Services – Not Elsewhere Classified

Retail: Transactions eligible for the Retail rate must be CPS qualified (not qualifying for Level 2 rates), from merchants operating in Non-T&E MCCs and occur in a face-to-face swiped card environment.

Card Not Present (CNP): Transactions eligible for the Card Not Present rate must be CPS qualified (not qualifying for Level 2 rates), from merchants operating in non-T&E MCCs and occur in a non face-to-face keyed card environment.