Visa Custom Payment Service (CPS)
Rate options for electronic commerce retail merchants

As an electronic commerce merchant, you may be eligible to receive lower interchange rates via the Custom Payment Service (CPS) program if you follow certain criteria to validate the authenticity of the card and cardholder.

Who may qualify for the rates?

To qualify for this rate you must be an electronic commerce merchant who provides good or services not related to travel. If you are an eCommerce merchant who provides lodging, car rental, or passenger transport you should talk to your merchant representative about other available programs.

The CPS/eCommerce Basic rate is available for eCommerce retail merchants that do not attempt cardholder authentication using Verified by Visa. The CPS/eCommerce Preferred Retail rate is available for retail merchants that comply with Verified by Visa requirements or where the merchant attempted authentication using Verified by Visa.

CPS eCommerce Basic rate vs. CPS eCommerce Preferred Retail rate

The table below provides a quick comparison of the two rates. See which ones you may qualify for.

Basic	Preferred	Criteria
✔	✔	The card and cardholder are not at your location so no imprint or signature are obtained
✔	✔	The transaction occurs in a secure Internet environment
✔	✔	The authorization is approved
✔	✔	Address Verification Request is performed[1]
✔	✔	You clear transactions in 2 days and include the proper information about the transaction such as a customer service phone number and email address[2,3]
✔	✔	You are providing the proper information during authorization and clearing[2]
	✔	The transaction uses the Cardholder Authentication Verification Value (CAVV) verification service
	✔	You have valid values present in the authorization for CAVV and MOTO/ECP[1]
	✔	Verified by Visa is required for cardholder authentication

[1] Not required for developing market MCCs and MCC 4900.

[2] Speak with your merchant representative for a full list of requirements.

[3] Bill pay transactions, auto-substantiation transactions, and transaction aggregation transaction have additional requirements.

Ineligible transactions

Merchants that process under the merchant category codes shown below are not eligible for the CPS rate.

5962	Direct Marketing – Travel-Related Arrangement Services
5966	Direct Marketing – Outbound Telemarketing Merchants
5967	Direct Marketing – Inbound Telemarketing Merchants

Transactions that are authorized using emergency authorization procedures or code 10 authorization procedures are also ineligible.

Validating the cardholder identity

As shown in the qualification table, the Address Verification Service and Verified by Visa are required tools for identifying that the card being used for the transaction is in the hands of the proper cardholder.

Address Verification Service allows you to check a cardholder's billing address against the information on file with the card issuer. The request can either be submitted as part of the authorization request or be completed separately. If it is not part of the authorization request you will be provided with a result code indicating if there is a match or not.

The cardholder authentication verification value is delivered by the issuer during the authentication process of a transaction. This value will let you know if the issuer has identified the person making the transaction as being the owner of the account number.

Verified by Visa provides verification of the cardholder by having them enter an extra passcode when they use their card for purchase. This ensures that the rightful owner of the card is using it online.

For More Information

For specific pricing information, please contact your merchant representative at your Acquirer.

Additional resources

For more detailed information on Address Verification Service, please refer to the *Card Acceptance Guidelines for Visa Merchants* found at https://usa.visa.com/support/merchant/library.html

For more detailed information on Verified by Visa and the cardholder authentication verification value, visit our website on Visa.com at: https://usa.visa.com/run-your-business/small-business-tools/payment-technology/verified-by-visa.html

Fee information can be found in the *Visa USA Interchange Reimbursement Fees* publication found on Visa.com at: https://usa.visa.com/dam/VCOM/download/merchants/visa-usa-interchange-reimbursement-fees.pdf

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