

VISA - New Digital Commerce Authentication Program - U.S.

Effective April 18, 2026, Visa is introducing the Digital Commerce Authentication Program (DCAP) for the U.S. region. Merchants will qualify for new tiered interchange rates based on the level of qualifying data sent for Consumer Credit card not present transactions. A new 5 basis point program fee will apply to transactions submitted with enhanced data.

Service Fee	Effective April 18 2026
VI DIGITAL COMMERCE AUTHENTICATION PROGRAM FEE	0.05%

Enhanced Data Required:

- Device Token
- IP Address
- Email Address
- Billing Address- Full address

Interchange Tier	Authentication Model	DCAP Service Fee
Tier 1	EMV Token	n/a
Tier 2	Enhanced Data + PAN	0.05%
Tier 3	Enhanced Data +EMV Token	0.05%

Interchange Program	Current		Effective April 18, 2026		
			Tier 1	Tier 2	Tier 3
	Non-Tokenized	Tokenized	EMVToken Only	Non-Tokenized, DCAP	Tokenized, DCAP
VSPRODUCT1CNPCREDIT	1.89% + \$0.10	1.80% + \$0.10	1.84% + \$0.10	1.79% + \$0.10	1.74% + \$0.10
VS PRODUCT 1 CNP REWARDS	2.04% + \$0.10	1.95% + \$0.10	1.99% + \$0.10	1.94% + \$0.10	1.89% + \$0.10
VS PRODUCT 1 CNP SIGNATURE	2.05% + \$0.10	1.95% + \$0.10	2.00% + \$0.10	1.95% + \$0.10	1.90% + \$0.10
VS PRODUCT 1 CNP SIGNATURE PREFERRED	2.50% + \$0.10	2.40% + \$0.10	2.45% + \$0.10	2.40% + \$0.10	2.35% + \$0.10
VS PRODUCT 1 CNP INFINITE	2.60% + \$0.10	2.50% + \$0.10	2.55% + \$0.10	2.50% + \$0.10	2.45% + \$0.10
VS PRODUCT 1 CNP INFINITE SNQ	2.20% + \$0.10	2.10% + \$0.10	2.15% + \$0.10	2.10% + \$0.10	2.05% + \$0.10
CPS/RECURRING BILL PAYMENT	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05

VS RECURRING PYMT SIGNATURE PREFERRED	2.30% + \$0.05	2.20% + \$0.05	2.25% + \$0.05	2.20% + \$0.05	2.15% + \$0.05
VS RECURRING PAYMENT INFINITE	2.30% + \$0.05	2.20% + \$0.05	2.25% + \$0.05	2.20% + \$0.05	2.15% + \$0.05
VS CPS/RECURRING BILL PAYMENT INF SNQ	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS RESTAURANT PRODUCT 2	2.20% + \$0.00	2.10% + \$0.00	2.15% + \$0.00	2.10% + \$0.00	2.05% + \$0.00
VS RESTAURANT PRODUCT 2 MINIMUM	0.00% + \$0.08	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
VS RESTAURANT SIGNATURE PROD2	2.70% + \$0.00	2.60% + \$0.00	2.65% + \$0.00	2.60% + \$0.00	2.55% + \$0.00
VS RESTAURANT SIGNATURE PROD 2 MINIMUM	0.00% + \$0.08	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
VS RESTAURANT PRO 2 INFINITE	2.70% + \$0.00	2.60% + \$0.00	2.65% + \$0.00	2.60% + \$0.00	2.55% + \$0.00
VS RESTAURANT PRO 2 INFINITE MINIMUM	0.00% + \$0.08	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
VS RESTAURANT PRODUCT 2 INFSNQ	2.70% + \$0.00	2.60% + \$0.00	2.65% + \$0.00	2.60% + \$0.00	2.55% + \$0.00
VS RESTAURANT PRODUCT 2 INF SNQ MINIMUM	0.00% + \$0.08	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
VS REAL ESTATE CREDIT	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS REAL ESTATE REWARDS	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS REAL ESTATE SIGNATURE	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS REAL ESTATE SIGNATURE PREFERRED	2.25% + \$0.10	2.15% + \$0.10	2.20% + \$0.10	2.15% + \$0.10	2.10% + \$0.10
VS REAL ESTATE INFINITE	2.25% + \$0.10	2.15% + \$0.10	2.20% + \$0.10	2.15% + \$0.10	2.10% + \$0.10
VS REAL ESTATE INFINITE SNQ	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS EDUCATION CREDIT	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS EDUCATION REWARDS	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS EDUCATION SIGNATURE	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS EDUCATION SIGNATURE PREFERRED	2.25% + \$0.10	2.15% + \$0.10	2.20% + \$0.10	2.15% + \$0.10	2.10% + \$0.10
VS EDUCATION INFINITE	2.25% + \$0.10	2.15% + \$0.10	2.20% + \$0.10	2.15% + \$0.10	2.10% + \$0.10
VS EDUCATION INFINITE SNQ	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS HEALTHCARE CREDIT	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS HEALTHCARE REWARDS	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS HEALTHCARE SIGNATURE	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS HEALTHCARE SIGNATURE PREFERRED	2.40% + \$0.10	2.30% + \$0.10	2.35% + \$0.10	2.30% + \$0.10	2.25% + \$0.10
VS HEALTHCARE INFINITE	2.40% + \$0.10	2.30% + \$0.10	2.35% + \$0.10	2.30% + \$0.10	2.25% + \$0.10
VS HEALTHCARE INFINITE SNQ	1.53% + \$0.05	1.43% + \$0.05	1.48% + \$0.05	1.43% + \$0.05	1.38% + \$0.05
VS ADVERTISING CREDIT	1.65% + \$0.10	1.55% + \$0.10	1.60% + \$0.10	1.55% + \$0.10	1.50% + \$0.10
VS ADVERTISING REWARDS	1.80% + \$0.10	1.70% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.65% + \$0.10
VS ADVERTISING SIGNATURE	1.85% + \$0.10	1.75% + \$0.10	1.80% + \$0.10	1.75% + \$0.10	1.70% + \$0.10

VS CONSUMER CBPS CREDIT	1.89% + \$0.10	1.89% + \$0.10	1.84% + \$0.10	1.79% + \$0.10	1.74% + \$0.10
VS CONSUMER CBPS REWARDS	2.04% + \$0.10	2.04% + \$0.10	1.99% + \$0.10	1.94% + \$0.10	1.89% + \$0.10
VS CONSUMER CBPS SIGNATURE	2.05% + \$0.10	2.05% + \$0.10	2.00% + \$0.10	1.95% + \$0.10	1.90% + \$0.10
VS CONSUMER CBPS SIGNATURE PREFERRED	2.50% + \$0.10	2.50% + \$0.10	2.45% + \$0.10	2.40% + \$0.10	2.35% + \$0.10
VS CONSUMER CBPS INFINITE	2.60% + \$0.10	2.60% + \$0.10	2.55% + \$0.10	2.50% + \$0.10	2.45% + \$0.10
VS CONSUMER CBPS INFINITE SNQ	2.20% + \$0.10	2.20% + \$0.10	2.15% + \$0.10	2.10% + \$0.10	2.05% + \$0.10
VS SMALL MERCHANT PRODUCT 1 CNP CREDIT	1.58% + \$0.10	1.58% + \$0.10	1.53% + \$0.10	1.48% + \$0.10	1.43% + \$0.10
VS SMALL MERCHANT PRODUCT 1 CNP REWARDS	1.73% + \$0.10	1.73% + \$0.10	1.68% + \$0.10	1.63% + \$0.10	1.58% + \$0.10
VS SMALL MERCHANT PRODUCT 1 CNP SIGNATURE	1.73% + \$0.10	1.73% + \$0.10	1.68% + \$0.10	1.63% + \$0.10	1.58% + \$0.10
VS SMALL MERCH PRODUCT 1 CNP SIGNATURE PRE	2.18%+\$0.10	2.18% + \$0.10	2.13% + \$0.10	2.08% + \$0.10	2.03% + \$0.10
VS SMALL MERCHANT PRODUCT 1 CNP INFINITE SNQ	1.73% + \$0.10	1.73% + \$0.10	1.68% + \$0.10	1.63% + \$0.10	1.58% + \$0.10
VS SMALL MERCHANT PRODUCT 1 CNP INFINITE SQ	2.18%+\$0.10	2.18% + \$0.10	2.13% + \$0.10	2.08% + \$0.10	2.03% + \$0.10
Charity	1.35% + \$0.05	1.35% + \$0.05	1.35% + \$0.05	1.30% + \$0.05	1.30% + \$0.05
Small Merchant Recurring Telecom	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Recurring Telecom Signature Preferred	2.20% + \$0.05	2.20% + \$0.05	2.20% + \$0.05	2.15% + \$0.05	2.15% + \$0.05
Small Merchant Recurring Telecom Infinite SNQ	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Recurring Telecom Infinite	2.20% + \$0.05	2.20% + \$0.05	2.20% + \$0.05	2.15% + \$0.05	2.15% + \$0.05
Small Merchant Advertising Credit	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.50% + \$0.10	1.50% + \$0.10
Small Merchant Advertising Rewards	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10	1.65% + \$0.10	1.65% + \$0.10
Small Merchant Advertising Signature	1.75% + \$0.10	1.75% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.70% + \$0.10
Small Merchant Advertising Signature Preferred	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Small Merchant Advertising Infinite SNQ	1.75% + \$0.10	1.75% + \$0.10	1.75% + \$0.10	1.70% + \$0.10	1.70% + \$0.10
Small Merchant Advertising Infinite	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Small Merchant Insurance Credit	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05

Small Merchant Insurance Rewards	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Insurance Signature	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Insurance Signature Preferred	2.25% + \$0.10	2.25% + \$0.10	2.25% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
Small Merchant Insurance Infinite SNQ	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Insurance Infinite	2.25% + \$0.10	2.25% + \$0.10	2.25% + \$0.10	2.20% + \$0.10	2.20% + \$0.10
Small Merchant Healthcare Credit	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Healthcare Rewards	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Healthcare Signature	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Healthcare Signature Preferred	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Small Merchant Healthcare Infinite SNQ	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Healthcare Infinite	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Small Merchant Real Estate Credit	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Real Estate Rewards	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Real Estate Signature	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Real Estate Signature Preferred	2.15%+\$0.10	2.15% + \$0.10	2.15% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Small Merchant Real Estate Infinite SNQ	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Real Estate Infinite	2.15%+\$0.10	2.15% + \$0.10	2.15% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Small Merchant Education	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Education Rewards	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Education Signature	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05
Small Merchant Education Signature Preferred	2.15%+\$0.10	2.15% + \$0.10	2.15% + \$0.10	2.10%+\$0.10	2.10%+\$0.10
Small Merchant Education Infinite SNQ	1.43% + \$0.05	1.43% + \$0.05	1.43% + \$0.05	1.38% + \$0.05	1.38% + \$0.05

Small Merchant Education Infinite	2.15%+\$0.10	2.15% + \$0.10	2.15% + \$0.10	2.10% + \$0.10	2.10% + \$0.10
Small Merchant Services	1.55% + \$0.10	1.55% + \$0.10	1.55% + \$0.10	1.50% + \$0.10	1.50% + \$0.10
Small Merchant Services Rewards	1.70% + \$0.10	1.70% + \$0.10	1.70% + \$0.10	1.65% + \$0.10	1.65% + \$0.10
Small Merchant Services Signature	1.85% + \$0.10	1.85% + \$0.10	1.85% + \$0.10	1.80% + \$0.10	1.80% + \$0.10
Small Merchant Services Signature Preferred	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Small Merchant Services Infinite SNQ	1.85% + \$0.10	1.85% + \$0.10	1.85% + \$0.10	1.80% + \$0.10	1.80% + \$0.10
Small Merchant Services Infinite	2.30% + \$0.10	2.30% + \$0.10	2.30% + \$0.10	2.25% + \$0.10	2.25% + \$0.10
Small Merchant Taxi Trad Credit, Rewards	2.10% + \$0.00	2.10% + \$0.00	2.10% + \$0.00	2.05% + \$0.00	2.05% + \$0.00
Small Merchant Taxi Trad Credit, Rewards Minimum	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
Small Merchant Taxi Signature, Sig Preferred, Infinite	2.60% + \$0.00	2.60% + \$0.00	2.60% + \$0.00	2.55% + \$0.00	2.55% + \$0.00
Small Merchant Taxi Signature, Sig Preferred, Infinite Minimum	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
Small Merchant RestaurantTrad Credit, Rewards	2.10% + \$0.00	2.10% + \$0.00	2.10% + \$0.00	2.05% + \$0.00	2.05% + \$0.00
Small Merchant RestaurantTrad Credit, Rewards Minimum	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04
Small Merchant Restaurant Signature, Sig Pref, Infinite	2.60% + \$0.00	2.60% + \$0.00	2.60% + \$0.00	2.55% + \$0.00	2.55% + \$0.00
Small Merchant Restaurant Signature, Sig Pref, Infinite Minimum	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04	0.00% + \$0.04