



Visa Canada Standard Acquiring Network Assessment Fees

The following are the standard acquiring network assessment fees for Visa purchase transactions completed in Canada charged to Acquiring customers. For a more complete guide to Acquiring Fees refer to the Visa Assessed Fee guide on Visa Online (VOL).

Acquiring Service Fee*

The following Acquiring Assessment Fee is applied on all transaction volume acquired in Canada on all Visa cards:

- The Acquirer Service Fee rate is 0.09%, with a minimum quarterly Acquirer Service Fee of CAN 10,000.

International Acquirer Service Fee (IASF)*

The following additional International Acquiring Assessment Fee applies when the transaction volume acquired in Canada is on Visa Cards issued by Customers outside of Canada:

The IASF will be assessed on international purchases and cash transactions acquired in Canada.

Purchase Transactions:

- Multicurrency Purchase: 0.40%

Effective 17 April 2021:

The multicurrency purchase transactions IASF will increase to 0.60%

- Single-Currency Purchase: 0.80%

Effective 17 April 2021:

The single-currency purchase transactions IASF will increase to 1%

- Single-Currency Card-Not-Present (CNP) transactions incremental fee:

Acquirer international fees for enhanced CNP transactions will be a minimum of 0.85%, which will be billed as an incremental 0.05% to the existing Single-Currency Purchase IASF of 0.80%.

Effective 17 April 2021:

All single-currency purchase transactions will be 1% and the incremental 0.05% on enhanced CNP transactions will no longer be billed.

Cash Transactions:

- IASF Base (transaction currency equals country currency of the ATM or bank branch location): 0.40%
- IASF Enhanced (transaction currency does not equal country currency of the ATM or bank branch location): 1.45%

A transaction is considered multi-currency when the transaction is conducted in a currency that is different than the billing currency of the Visa Card used.

B2B Virtual Payment Program Acquiring Service Fee

For transactions processed with the Visa B2B Virtual Payment Program acquired in Canada, the following fees will apply:

- 0.60% for Visa B2B Virtual Payment product issued in Canada (Domestic)
- 1.55% for Visa B2B Virtual Payment product issued outside of Canada (International)

* Note that the Visa B2B Virtual Payment Program Acquiring Service Fee is inclusive of the Acquiring Service Fee (ASF) , however, the billing process will apply the ASF to the B2B Virtual payment volumes and the B2B Virtual Payment Program Acquiring Service Fee will be billed net of the ASF. The International Acquiring Assessment Fee (ISAF) fee does not apply to transactions processed on the B2B Virtual Payment Program for products issued outside of Canada.

For further information on the Visa B2B Virtual Payment Program, please contact your acquirer. The information and acquiring network assessment fees on this website are provided for informational purposes only. All information, including this legal notice and all terms of use, terms, rates and costs of products and services, are subject to change or deletion without notice. In the event of any discrepancy between information on this site, the Assessed Fee guide and any other provisions or contracts prepared by Visa and applicable to such rates, the Assessed Fee guide or such other provisions will govern.

* Additional applicable sales taxes may apply