



## Introducing Visa Straight Through Processing Now B2B invoice payments are as easy as riding a bike



Take the hassle out of accepting B2B invoice payments with Visa Straight Through Processing (STP). This innovative payment automation channel can connect you directly to your customers. They enjoy a secure and fast way to pay, while you reduce the time and effort required to receive payments.

Here's how your business benefits with Visa STP:

- **Reduced Visa Interchange** – enjoy access to reduced Commercial Card Interchange rates
- **No Fixed Acquirer Network Fees** – Visa has eliminated this fee for Visa STP payments
- **Minimize Risk** – STP combines a guaranteed payment with limited chargeback risk and eliminates the handling of sensitive card numbers
- **Payment Automation** – Visa STP eliminates payment keying, plus you'll get an electronic file with invoice details for reconciliation within your existing accounting software
- **Improved Accounts Receivable Process** – get paid faster while eliminating the cost of collections and write-offs

*See back for more information about Visa STP*

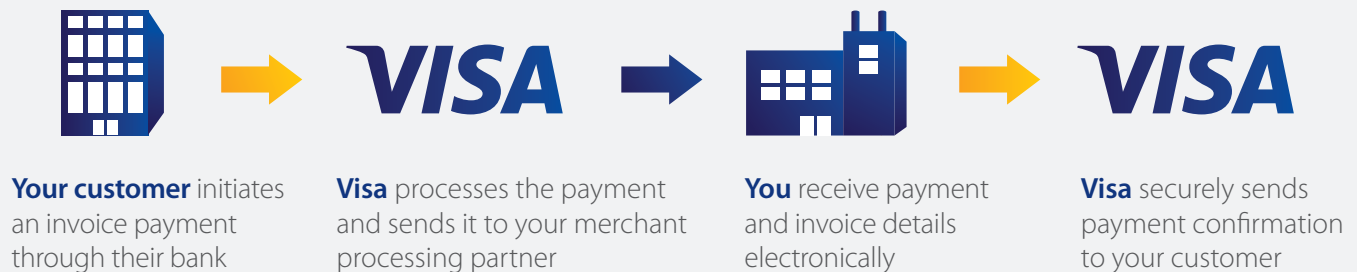
## Simple, cost-effective B2B invoice payments

Getting started is as easy as:

- 1 Ask your merchant processing partner to enroll your business in Visa Straight Through Processing (STP)
- 2 Tell your customers you now accept Visa STP payments
- 3 Let Visa handle the rest – from creating unique IDs for you and each of your customers, to saving credit card numbers on file so you don't have to

## No more keying at the point of sale

Here's how Visa STP works:



## Access to reduced Interchange and limited chargeback risk

- Visa has eliminated the Fixed Acquirer Network Fee for Visa STP payments
- Chargebacks limited to:
  - Duplicate processing
  - Paid by other means
  - Late presentment

### Access to the lowest available Visa Commercial Interchange rates

Transaction Amount:	Rate*:
US STP Tier 1 (Less than \$7,000)	<b>2.00% + 0.10</b>
US STP Tier 2 (\$7,000 - \$14,999.99)	<b>1.30% + 35.00</b>
US STP Tier 3 (\$15,000 - \$49,999.99)	<b>1.10% + 35.00</b>
US STP Tier 4 (\$50,000 - \$99,999.99)	<b>0.95% + 35.00</b>
US STP Tier 5 (\$100,000 +)	<b>0.80% + 35.00</b>

\*Rates accurate as of CPD 4/18/15

### ▶ **Make hassle-free B2B invoice payments a reality**

Contact your merchant processing partner to enroll in Visa STP today

Learn more at [visa.com/commercial/STP/merchant](https://visa.com/commercial/STP/merchant)