



# Visa Government and Education Program Guide

Visa Supplemental Requirements

Version 1.1



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Visa Government and Education Payment Program Guide

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## Introduction to the Visa Government and Education Payment Program Guide

The Visa Government and Education Payment Program allows participating merchants to assess cardholder fees on approved transaction types. The program allows a variable service fee on Visa consumer debit, Visa consumer credit, and Visa commercial products.

This document contains an explanation of the program and how an acquirer may register their qualified government or education merchant for this program.

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## Audience for the Visa Government and Education Payment Program Guide

This document is intended for acquirers registering their government and education merchants.

## Summary of Changes since the October 2014 Edition

This document has been updated to reflect the new Visa style requirements.

Table 1: Summary of Changes

Change	Description	Section
Remove Debit Tax Interchange Program	The Debit Tax Interchange program has been eliminated; a new CPS / Government interchange program is available to all government transactions.	1.4

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## Contact Information

Direct all inquiries to [GovtEducRegis@visa.com](mailto:GovtEducRegis@visa.com)

Introduction to the Visa Government and Education Payment Program Guide  
Summary of Changes since the October 2014 Edition

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## 1 General Requirements

### 1.1 Program Description

The Visa Government and Education Payment Program allows participating merchants to assess cardholder fees on approved transaction types. The program allows a variable service fee on Visa consumer debit, Visa consumer credit, and Visa commercial products.

### 1.2 Registration

Registration in the Visa Government and Education Payment Program is required for all participants. To participate, acquirers must register merchants or third-party service providers using the attached Visa Government and Education Program Registration Form. If a merchant or service provider has multiple acquirer relationships, each acquirer must separately register the merchant using the registration form.

Acquirers should contact their Visa account executive for more information about merchant registration. Visa will work with acquirers and merchants to ensure that eligible transactions are submitted with the correct Merchant Verification Value (MVV), Merchant Category Code (MCC) and acquirer BIN combinations to qualify for the Visa Government and Education Payment Program.

Acquirers should allow at least 45 days for Visa to process a new registration.

### 1.3 Eligible Merchant Category Codes

Government and education transactions submitted by acquirers may only include the following MCCs:

- Government merchants (MCC 9311-Tax; 9222-Fines; 9211-Court Costs; 9399-Miscellaneous Government Services)
- Education tuition and related payments (MCC 8220-College Tuition; 8211-Elementary and Secondary Schools; 8244-Business; 8249-Trade Schools)

For clarification of any issue related to eligibility status of a particular merchant, please contact your Visa account executive.

## 1.4 Identification of Government and Education Transactions

The government authority or education institution (i.e., merchant) or the third-party service provider will be assigned a unique MVV once the submitted registration form has been approved by Visa. The registered MVV/acquirer BIN combination(s) must be included in all payment clearing transactions (including the service fee transactions) in order to be eligible for the program. The MVV, MCC and acquirer BIN in the transactions must match the MVV, MCC and acquirer BIN maintained by Visa. The payment and service fee transactions must be submitted and processed as two separate transactions.

The government and education transaction must include:

- Government authority or education institution (merchant) name in the Merchant Name field (e.g., "U.S. Treasury Tax Payment" for federal tax payments or "CA DMV" for state automobile registration payments; merchant name cannot exceed 25 characters in length)
- Customer support phone number in the Merchant City field
- State of the merchant in the Merchant State field

The service fee transaction must include:

- Merchant or service provider name in the first 3,7, or 12 positions followed by an asterisk (\*) in the next position, followed by the words "Service Fee"
- Customer support phone number in the Merchant City field
- State of the service provider in the Merchant State field

To receive the most favorable interchange rate, all debit/credit/commercial transactions must be CPS-qualified.

With the April 2017 systems release, Visa introduced a new CPS / Government interchange program for Visa Consumer Credit, Exempt Visa Consumer Debit, and Exempt Visa Consumer Prepaid products. The new interchange rate program is available for CPS qualified transactions in both card present and card not present channels. In addition, this program replaces the existing CPS / Debit Tax Payment interchange program and processing requirements. More information about the new CPS / Government Fee Program is in the April 2017 VisaNet Business Enhancements Global Technical Letter and Implementation Guide. The updated U.S. Interchange Reimbursement Fee Rate Qualification Guide is available in July 2017.

Please note: all transactions from participating government and education authorities must be submitted according to the Government and Education Payment Program.

Participating merchants may access the Debit Acceptance Tables to determine if the transaction was made with a consumer debit card or other card type.



## 1.5 Changes in MVVs and DBAs

Occasionally, Visa will need to assign a new MVV to – or remove an MVV from – a merchant or service provider. Visa will provide acquirers with a minimum of 45 days to make such a change. Similarly, acquirers must notify Visa at least 45 days in advance of adding a new Doing Business As (DBA) for a merchant/service provider using the Visa Government and Education Payment Program Registration Form.

## 1.6 Changes in Acquiring Relationship

Participating merchants/service providers must alert new acquirers and/or processors of their participation in the program. Acquirers must notify Visa at least 45 days in advance of a change in the acquiring relationship with a merchant/service provider that has been assigned an MVV using the Visa Government and Education Payment Program Registration Form.

## 1.7 Change in Service Provider Ownership

Special interchange programs do not necessarily continue after a change in service provider ownership has occurred. Service providers must notify Visa at least 45 days in advance of any change in ownership, including changes in ownership of a particular DBA.

General Requirements  
Change in Service Provider Ownership

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## 2 Registration

### 2.1 Eligibility Requirements

By submitting the attached form, acquirers certify that the merchants/service providers and processors they are registering meet the following requirements:

- Clearly disclose fees to the Visa cardholder and meet cardholder fee requirements. Variable fees are permitted for Visa consumer debit card, consumer debit card (Including Visa prepaid cards), consumer credit and commercial transactions.
- Accept Visa as a means of payment in all channels where payments are accepted (i.e., face-to-face, mail<sup>1</sup>, telephone and Internet environments, as applicable)
- Process all government and education and service fee transactions according to the rules of the Government and Education Payment Program
- Comply with all Visa Rules (including visual representation of the Visa brand mark or Visa wordmark on the merchant website)
- Feature the opportunity to pay with Visa at least as prominently as all other payment methods

<sup>1</sup> If government and education payments are accepted via mail, messaging on the statement informing the customer how to use Visa to make a government and education payment is sufficient (e.g., providing government and education website or telephone number where Visa payments can be made).

By submitting the attached form, acquirers certify that they have executed an acceptance contract with the merchant or service provider, have fully explained all requirements to the participants and understand that:

- Standard interchange rates will apply and cardholder fees are not permitted if all eligibility requirements are not met now and in the future
- Visa may disclose publicly (including to Visa cardholders) that the Government and Education merchant/service provider accepts Visa for payment
- Visa reserves the right to modify or discontinue the Visa Government and Education Payment Program and/or disqualify merchants/service providers from participation in the program

### 2.2 Form Submission

Please submit the Government and Education Program Registration Form (excel file), by secure e-mail to [GovtEducRegis@visa.com](mailto:GovtEducRegis@visa.com). Please have e-mails sent by the company officer or include an e-mail from the officer noting their approval for each set of changes (or attach an e-mail from the officer designating authority to the sender). Mail correspondence may be submitted to:

Visa Inc.  
Attn: Interchange/Government and Education Program  
P.O. Box 8999, M1-11SE  
San Francisco, CA 94128-8999

## 2.3 Program Compliance

In the event that a participating merchant/service provider does not comply with all program requirements (including the eligibility requirements set forth above), Visa may provide written notice to noncompliant acquirer(s) detailing the corrective actions the acquirer(s) must take to comply. The participant must demonstrate compliance with all program requirements before the end of the "Remedy Period" (fifteen (15) days from the date of Visa's notice). If the participant does not satisfy all program requirements by the end of the Remedy Period, Visa may suspend participation in the program, including the removal of the MVV from such participant's Visa transactions. An acquirer may request reinstatement in the program upon satisfactory compliance with the program requirements, as determined by Visa.

## A Related Publications

Table A-1: Related Publications

Document Title/Name	Description
Visa U.S.A. Interchange Reimbursement Fee Rate Qualification Guide	The guide explains the criteria and the processes through which interchange fees are assessed.



## B Related Forms

**Table B-1: Related Forms**

Form	Description
<b>Visa Government and Education Program Registration Form</b>	An electronic-based Excel spreadsheet form for submitting Visa Government and Education Payment Program registrations.

