

Visa Tax Payment Program Guide

Program Description

The Visa Tax Payment Program allows participating merchants to assess cardholder fees on approved tax types. The program allows a fixed convenience fee—not to exceed \$3.95—for Visa consumer debit products and a variable service fee solution for Visa consumer credit and commercial products. The program also offers an incentive interchange rate to participants on consumer debit tax payments.

Registration

Registration in the Visa Tax Payment Program is required for all participants. To participate, acquirers must register merchants or third-party service providers using the attached Visa Tax Payment 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 Tax Payment Program.

Eligible Merchant Category Code

Tax payment transactions submitted by acquirers must include an MCC of 9311. Only federal and state income, federal and state small business, and personal real estate and other property tax payments are eligible for the program. Licenses, fees, registrations and other government payments are not eligible.

Eligible Tax Types

Only these approved tax categories qualify for the Visa Tax Payment Program:

Federal Personal Income Taxes

- Form 1040 Balance Due Payments
- Form 1040ES Estimated Payments
- Form 4868 Extension Payments
- Balance Due Notice
- Installment Payments
- Form 1040 Prior Year Payments
- Form 1040 Advance Payment of a Determined Deficiency

State Personal Income Taxes

- Balance Due Personal Income Taxes
- Estimated Taxes
- Extension Payments and Delinquent Taxes

Property Taxes

- Real Estate Property Taxes
- Other Property Taxes

Federal and State Business Income Taxes

- Form 941 Quarterly Employment Balance Due including Installment Agreement and Prior Year Payments*
- Form 940 Unemployment Balance Due including Installment Agreement and Prior Year Payments*
- Form 944 Annual Employment Balance Due
- Franchise or Corporate Taxes**
- Sales and Use**

*Personal Withholding of Federal and State Income Taxes.

Federal taxpayers may use this service to pay the balance due on Form 941 or Form 940. This service cannot be used to make required federal tax deposits.

**State only.

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

Identification of Tax Payment Transactions

The tax authority (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 tax payment clearing transactions (including the 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 tax payment and fee transactions must be submitted and processed as two separate transactions.

The **tax payment transaction** must include:

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

The **fee transaction** must include:

- Service provider name, tax authority and the word "fee" in the Merchant Name field (e.g., 3rd Party SP, Tax Authority Fee; name cannot exceed 25 characters in length).
- Customer support phone number in the Merchant City field.
- State of the service provider in the Merchant State field.

To receive the consumer debit tax payment interchange rate, both the tax payment transaction and the convenience fee transaction must be CPS-qualified. To receive the most favorable interchange rate, all credit/commercial transactions also must be CPS-qualified.

Please note: all transactions from participating taxing authorities must be submitted according to the Tax Payment program. Acquirers may not attempt to submit transactions that are not consistent with the Tax Payment program, e.g., different CPS 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. In order to receive the consumer debit tax payment interchange rate, consumer debit transactions may only have a flat, fixed convenience fee of no more than \$3.95 charged to the cardholder. A variable service fee may be charged to the cardholder for Visa consumer credit and commercial transactions.

- For more information on how to qualify for the consumer debit tax payment interchange fee program, please refer to the current *U.S. Interchange Reimbursement Fee Rate Qualification Guide*.

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 Tax Payment Program Registration Form.

Change 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 Tax Payment Program Registration Form.

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.

Eligibility Requirements

By signing 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 not permitted for Visa consumer debit card transactions, but qualified Visa consumer credit and commercial products may be charged a variable fee by participants in the tax program. Only a flat, fixed fee—not to exceed \$3.95—may be charged for Visa consumer debit card transactions.
- **Accept Visa as a means of payment in all channels where payments are accepted** (i.e., face-to-face, mail/telephone and Internet environments, as applicable).
- **Process all tax payment and convenience fee transactions according to the rules of the Tax Payment program.**
- **Comply with all Visa Operating Regulations** (including visual representation of the blue, white and gold Visa Flag symbol or Visa wordmark on the merchant website).
- Feature the opportunity to pay with Visa at least as prominently as all other payment methods.

By signing the attached form, acquirers certify that they have executed an acceptance contract with the tax authority 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 tax payment merchant/service provider accepts Visa for payment.
- Visa reserves the right to modify or discontinue the Visa Tax Payment Program and/or disqualify merchants/service providers from participation in the program.

Form Submission

Please submit the Tax Payment Program Registration Form (either excel file or attached form), by secure e-mail to TaxPaymentRegistra@visa.com. Please have emails sent by the company officer or include an email from the officer noting their approval for each set of changes (or attach an email from the officer designating authority to the sender). Alternatively, you may submit the attached by fax to (650) 554-6397. Mail correspondence may be submitted to:

Visa Inc.
Attn: Interchange/Tax Payment Program
P.O. Box 8999, M3-4D
San Francisco, CA 94128-8999

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.



Visa Tax Payment Program Registration Form

1. Acquirer Information (Please print legibly.)

Acquirer (BIN Licensee) Name¹: _____ Legal Street Address: _____
 Business ID (8 digits): _____ City, State and ZIP Code: _____

2a. Tax Authority Information (Please print legibly.)

Tax Authorities to Be Registered in Program (If more space is needed, please attach a separate sheet of paper.)

Merchant Name(s) ²	Parent Agency or Organization	Address (include City, State, ZIP)	Phone Number	email Address	Web Address	Acquirer BIN ³ (6 digits)

List the tax authority name. Service provider names are listed in section 3.

2b. Tax Authority to be Removed or BIN Change/Correction (If more space is needed, please attach a separate sheet of paper.)

Merchant Name	Parent Agency or Organization	Address (needed only if the MVV is not known)	MVV (first 6 digits)	Acquirer BIN ⁴ (6 digits)	Delete	Change

1. Name of the legal entity licensing the Bank Identification Numbers (BINs) through which the merchants' transactions will be processed.
2. Commonly known as DBA – a specific name in the transaction record. In some instances a single merchant may use more than one name in the merchant name field for CPS-qualified tax payment transactions. If this is the case, please submit all names that will be used.
3. Visa-assigned BIN through which transactions belonging to each Merchant Name will be routed to VisaNet (6 digits). If there are multiple BINs, please indicate on separate lines.
4. When a change is requested, the previously registered Acquirer BIN will be removed one month from the effective date of the new Acquirer BIN to allow for a smooth transition.

3a. Service Provider Information (Please print legibly.)

Service Provider to Be Registered in Program (If more space is needed, please attach a separate sheet of paper.)

Merchant Name(s) ²	Parent Agency or Organization	Contact Name	Address (include City, State, ZIP)	Phone Number	email Address	Acquirer BIN ³ (6 digits)

List the service provider name, if any. Tax Authority names are listed in section 2

3b. Service Providers to be Removed or BIN Change/Correction (If more space is needed, please attach a separate sheet of paper.)

Merchant Name	Parent Agency or Organization	Address (needed only if the MVV is not known)	MVV (first 6 digits)	Acquirer BIN ⁴ (6 digits)	Delete	Change

4. Types of Payments processed (check all that apply)

<input type="checkbox"/> Federal Personal Income	<input type="checkbox"/> State Personal Income Taxes	<input type="checkbox"/> Real Estate Property Taxes	<input type="checkbox"/> Other Property Taxes (please specify)	<input type="checkbox"/> Federal Business Income Taxes	<input type="checkbox"/> State Business Income Taxes	<input type="checkbox"/> Federal Payroll/Unemployment Taxes	<input type="checkbox"/> State Payroll/Unemployment Taxes	<input type="checkbox"/> Sales and Use Taxes
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5. Supported channels for Visa card acceptance (check all that apply)

<input type="checkbox"/> Point of Sale	<input type="checkbox"/> IVR	<input type="checkbox"/> Internet	<input type="checkbox"/> Other (for example, mail, please explain)
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6. Types of products accepted? (check all that apply)

<input type="checkbox"/> Debit	<input type="checkbox"/> Credit
What is the fee amount? (Note: This may not exceed \$3.95)	What is the fee amount?

7. Document Purpose

This document serves as notification to Visa Inc. that the undersigned Member hereby registers the merchant(s) as shown above for participation in the Tax Payment Program and certifies that the merchant(s) proposed for registration qualify for participation in the Tax Payment Program in accordance with the Visa U.S.A. Inc. Operating Regulations and the Tax Payment Program requirements. Member may update/add merchant(s) to the registration list at any time upon 45 days notice to Visa. To add, delete, or change registration information, a registration form must be submitted. Visa reserves the right to disqualify merchants from participation in, or to modify or discontinue the Tax Payment Program.

Acquirer Officer Name: _____
 Acquirer Officer Signature: _____ Date: _____
 (Signature from officer VP level or above required)
 Contact Name (if different than Officer): _____
 Contact E-mail Address: _____
 Compliance Contact Name: _____

Title: _____
 Acquirer Officer E-mail Address: _____
 Contact Telephone: _____
 Contact Fax: _____
 Compliance Contact E-mail Address: _____

Please return to: Visa Inc., Attn: Interchange/Tax Payment Program Registration, Mailstop M3-4D, P.O. Box 8999, San Francisco, CA 94128-8999 Fax: (650) 554-6397 E-mail: TaxPaymentRegistra@visa.com