

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
- **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

Visa Straight Through Processing

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 and provide your STP Account Receivable details.
- 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

- ✓ Chargebacks limited to:
- Duplicate processing
 - Paid by other means
 - Late presentment

Access to the lowest available Visa Commercial Interchange rates

Transaction Amount:	Rate*:
STP Tier 1 (Less than \$7,000)	2.00%
STP Tier 2 (\$7,000 - \$14,999.99)	1.30% + CAD35.00
STP Tier 3 (\$15,000 - \$49,999.99)	1.20% + CAD35.00
STP Tier 4 (\$50,000+)	1.10% + CAD35.00

*Rates accurate as of CPD 12/14/2017

▶ Make hassle-free B2B invoice payments a reality

Contact your merchant processing partner to enrol in Visa STP today