

CREDIBANCO, administrador del sistema de pago de bajo valor para las transacciones realizadas con tarjetas de crédito y débito VISA.

Información correspondiente al trimestre
1 de octubre al 31 de diciembre de 2018

Publicación de tarifas interbancarias de intercambio de los establecimientos de crédito emisores de la franquicia Visa

PRODUCTO	SEGMENTO	BANCO AGRARIO			BANCO DE BOGOTÁ			BANCO DE OCCIDENTE			BANCO POPULAR			ITAU			BANCO SUDAMERIS			BANCOCOLOMBIA			BBVA			BANCO CAJA SOCIAL			CITIBANK			COLPATRIA		
		TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%	TII MIN %	TII MAX %	TII PROM%			
CRÉDITO	AGENCIAS Y AEROLÍNEAS	0.54%	1.36%	1.01%	0.79%	1.36%	0.98%	0.29%	1.40%	0.92%	0.44%	1.37%	0.94%	0.43%	1.48%	1.13%	0.79%	1.36%	1.02%	0.36%	1.35%	1.07%	0.44%	1.50%	0.94%	0.34%	1.38%	1.17%	0.53%	1.37%	0.87%	0.40%	1.38%	0.95%
AGROPECUARIO	1.47%	1.63%	1.53%	1.50%	1.55%	1.51%	1.41%	1.60%	1.53%	1.30%	1.63%	1.53%	1.41%	1.57%	1.53%	1.50%	1.54%	1.51%	1.43%	1.58%	1.51%	1.41%	1.66%	1.53%	1.41%	1.60%	1.54%	1.45%	1.56%	1.53%	1.41%	1.59%	1.53%	
ALMACÉN POR DEPARTAMENTOS	1.23%	1.91%	1.67%	1.23%	1.91%	1.66%	1.17%	1.91%	1.64%	1.17%	1.91%	1.70%	1.20%	1.91%	1.65%	1.23%	1.91%	1.69%	0.79%	1.92%	1.67%	1.05%	1.91%	1.66%	1.22%	1.91%	1.64%	1.17%	1.91%	1.68%	1.17%	1.91%	1.78%	
AUTOMOTORES Y SERVICIOS DE TRANSPORTE	1.02%	1.82%	1.53%	1.49%	1.55%	1.50%	1.38%	1.82%	1.52%	1.45%	1.60%	1.52%	1.41%	1.82%	1.53%	1.49%	1.54%	1.50%	1.34%	1.59%	1.51%	1.27%	1.82%	1.52%	1.34%	1.82%	1.53%	1.50%	1.60%	1.53%	1.29%	1.59%	1.52%	
BARES Y RESTAURANTES	1.07%	2.35%	1.81%	1.40%	2.38%	1.89%	1.07%	2.39%	1.80%	1.06%	2.39%	1.81%	1.06%	2.36%	1.82%	1.49%	2.32%	1.90%	1.39%	2.57%	1.86%	1.09%	2.40%	1.82%	1.08%	2.39%	1.85%	1.30%	2.37%	1.83%	1.06%	2.38%	1.81%	
CALZADO Y CUERO	1.60%	1.97%	1.90%	1.52%	1.98%	1.91%	1.56%	1.98%	1.89%	1.56%	1.98%	1.89%	1.56%	1.97%	1.89%	1.88%	1.97%	1.91%	1.60%	1.97%	1.91%	1.60%	2.00%	1.89%	1.75%	1.98%	1.90%	1.85%	1.92%	1.88%	1.55%	2.00%	1.89%	
COMBUSTIBLES Y SERVICIOS	0.53%	1.56%	0.73%	0.55%	1.56%	0.67%	0.50%	1.56%	0.69%	0.53%	1.57%	0.71%	0.52%	1.59%	0.71%	0.55%	1.55%	0.68%	0.31%	1.53%	0.66%	0.46%	1.82%	0.68%	0.53%	1.56%	0.79%	0.52%	1.59%	0.71%	0.52%	1.59%	0.71%	
COMIDAS RÁPIDAS	1.29%	2.26%	1.81%	1.50%	2.24%	1.89%	1.27%	2.29%	1.78%	1.39%	2.25%	1.81%	1.28%	2.28%	1.80%	1.50%	2.20%	1.86%	1.39%	2.27%	1.82%	1.37%	2.30%	1.78%	1.39%	2.23%	1.82%	1.39%	2.24%	1.76%	1.27%	2.24%	1.79%	
DROGUERÍAS	1.50%	2.07%	1.96%	1.49%	2.04%	1.90%	0.00%	2.07%	1.91%	0.00%	2.10%	1.91%	0.00%	2.07%	1.95%	1.50%	2.04%	1.91%	1.49%	2.04%	1.95%	0.00%	2.10%	1.91%	0.00%	2.07%	1.95%	1.50%	2.06%	1.87%	0.00%	2.08%	1.93%	
EDUCACIÓN	1.26%	1.55%	1.29%	1.27%	1.53%	1.29%	1.21%	1.56%	1.29%	1.21%	1.56%	1.29%	1.25%	1.56%	1.30%	1.27%	1.53%	1.29%	1.27%	1.53%	1.30%	1.18%	1.68%	1.28%	1.26%	1.56%	1.30%	1.26%	1.21%	1.59%	1.29%	1.26%		
ELECTRODOMÉSTICOS Y ELECTRÓNICOS	1.18%	1.57%	1.41%	1.40%	1.54%	1.41%	1.00%	1.56%	1.40%	1.18%	1.56%	1.41%	1.29%	1.56%	1.41%	1.40%	1.53%	1.40%	1.24%	1.53%	1.41%	0.91%	1.59%	1.40%	1.18%	1.57%	1.41%	1.10%	1.57%	1.41%	1.10%	1.57%	1.41%	
GENERAL	0.00%	1.77%	1.53%	0.00%	1.55%	1.48%	0.00%	1.60%	1.50%	0.00%	1.77%	1.52%	0.00%	1.74%	1.52%	0.00%	1.54%	1.47%	0.00%	1.57%	1.50%	0.00%	1.86%	1.51%	0.00%	1.60%	1.53%	0.00%	1.57%	1.51%	0.00%	1.59%	1.51%	
HOTELES Y CLUBES SOCIALES	1.06%	1.63%	1.21%	1.15%	1.54%	1.22%	1.06%	1.70%	1.20%	1.06%	1.70%	1.21%	0.90%	1.67%	1.22%	1.15%	1.53%	1.25%	1.07%	1.66%	1.21%	0.99%	1.70%	1.23%	1.00%	1.60%	1.22%	1.14%	1.56%	1.22%	1.14%	1.56%	1.22%	
IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	2.48%	2.55%	2.51%	2.50%	2.56%	2.50%	2.48%	2.54%	2.50%	2.48%	2.54%	2.50%	2.50%	2.54%	2.51%	2.50%	2.54%	2.48%	2.46%	2.55%	2.50%	2.48%	2.54%	2.51%	2.50%	2.48%	2.52%	2.51%	2.48%	2.55%	2.50%	2.48%	2.55%	2.50%
LIBRERÍAS Y MEDIOS IMPRESOS	1.51%	1.63%	1.58%	1.49%	1.65%	1.56%	1.49%	1.64%	1.58%	1.50%	1.64%	1.58%	1.46%	1.63%	1.58%	1.49%	1.63%	1.56%	1.49%	1.64%	1.58%	1.50%	1.64%	1.58%	1.50%	1.64%	1.58%	1.50%	1.64%	1.58%	1.50%	1.64%	1.58%	
REPUESTOS Y TALLERES	1.42%	2.57%	2.21%	1.42%	2.59%	2.08%	1.45%	2.57%	2.05%	1.49%	2.57%	2.10%	1.49%	2.57%	2.06%	1.49%	2.55%	1.98%	1.49%	2.49%	2.08%	1.41%	2.57%	2.05%	1.46%	2.59%	2.18%	1.49%	2.53%	2.15%	1.43%	2.57%	2.10%	
SEGUROS	1.21%	1.25%	1.23%	1.22%	1.54%	1.22%	1.14%	1.52%	1.22%	1.14%	1.52%	1.22%	1.13%	1.56%	1.23%	1.22%	1.25%	1.22%	1.13%	1.25%	1.22%	1.13%	1.25%	1.22%	1.13%	1.24%	1.22%	1.14%	1.25%	1.22%	1.14%	1.25%	1.22%	
SERVICIOS CLÍNICOS Y DE BELLEZA	1.23%	1.58%	1.52%	1.23%	1.56%	1.45%	1.10%	1.69%	1.45%	1.22%	1.67%	1.47%	1.10%	1.71%	1.50%	1.23%	1.66%	1.42%	1.23%	1.67%	1.49%	1.10%	1.71%	1.50%	1.23%	1.66%	1.42%	1.23%	1.67%	1.49%	1.10%	1.71%	1.50%	
SERVICIOS PARA EL HOGAR Y DECORACIÓN	1.01%	2.09%	1.57%	1.49%	2.04%	1.61%	1.40%	2.05%	1.68%	1.41%	2.05%	1.69%	1.40%	2.06%	1.68%	1.41%	2.05%	1.69%	1.23%	1.99%	1.64%	1.00%	2.00%	1.65%	1.25%	2.05%	1.68%	1.01%	2.05%	1.67%	1.01%	2.05%	1.67%	
SERVICIOS PÚBLICOS	1.10%	1.13%	1.11%	1.10%	1.12%	1.11%	1.10%	1.44%	1.10%	1.10%	1.43%	1.10%	1.10%	1.43%	1.10%	1.10%	1.43%	1.10%	1.13%	1.40%	1.10%	1.46%	1.10%	1.13%	1.41%	1.10%	1.46%	1.10%	1.13%	1.41%	1.10%	1.46%	1.10%	
SUPERMERCADOS	1.19%	1.91%	1.72%	1.49%	1.73%	1.68%	1.21%	1.92%	1.74%	1.04%	1.91%	1.74%	1.19%	1.91%	1.70%	1.49%	1.91%	1.71%	1.04%	1.91%	1.71%	1.04%	1.91%	1.75%	1.30%	1.91%	1.68%	1.04%	1.91%	1.75%	1.30%	1.91%	1.75%	
TELECOMUNICACIONES	1.16%	1.17%	1.17%	1.17%	1.17%	1.17%	1.00%	1.33%	1.17%	1.07%	1.07%	1.17%	1.16%	1.16%	1.17%	1.16%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	
TV SUSCRIPCIÓN	1.15%	1.18%	1.18%	1.14%	1.25%	1.18%	1.15%	1.21%	1.18%	1.14%	1.25%	1.18%	1.14%	1.25%	1.18%	1.15%	1.19%	1.18%	1.15%	1.19%	1.18%	1.15%	1.19%	1.18%	1.15%	1.19%	1.18%	1.15%						

Publicación de Comisiones Crédito y Débito de la Franquicia Visa Cobrada por los Establecimientos de Crédito Adquirentes a los Establecimientos de Comercio

PRODUCTO	SEGMENTO	BANCO AGRARIO	BANCO DE BOGOTÁ	BANCO DE OCCIDENTE	BANCO POPULAR	ITAU	BANCO GNB SUDAMERIS	BANCO COLOMBIA	BBVA	BANCO CAJA SOCIAL	CITIBANK	COPATRIA
		Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %
AGENCIAS Y AEROLÍNEAS	0.81%	2.55%	1.99%	0.88%	4.50%	1.00%	1.14%	2.43%	1.21%	2.70%	2.70%	1.07%
AGROPECUARIO	0.60%	3.52%	2.30%	1.35%	4.01%	1.82%	1.35%	2.91%	1.73%	1.98%	1.98%	1.71%
ALMACÉN POR DEPARTAMENTOS	0.81%	2.93%	2.67%	0.15%	4.32%	1.19%	1.30%	3.14%	1.67%	1.74%	1.74%	1.58%
AUTOMOTORES Y SERVICIOS DE TRANSPORTE	0.81%	2.52%	2.40%	0.88%	5.95%	1.68%	1.30%	4.40%	1.65%	1.55%	1.61%	1.58%
BARES Y RESTAURANTES	0.81%	3.92%	2.42%	1.00%	5.95%	2.60%	1.49%	5.95%	2.04%	1.95%	6.80%	2.60%
CALZADO Y CUERO	0.81%	3.44%	2.84%	1.30%	5.98%	2.01%	1.72%	4.64%	2.01%	2.50%	6.80%	4.21%
COMBUSTIBLES Y SERVITECAS	0.52%	3.85%	1.12%	0.36%	5.00%	0.81%	0.44%	3.93%	1.09%	0.65%	1.20%	0.74%
COMIDAS RÁPIDAS	0.81%	4.45%	2.65%	0.86%	5.42%	2.30%	1.52%	4.52%	1.84%	1.68%	4.83%	2.39%
DROGUERIAS	0.80%	3.52%	2.75%	1.38%	5.74%	2.14%	1.00%	3.64%	1.92%	1.42%	1.72%	1.63%
EDUCACIÓN	2.13%	2.13%	2.13%	1.25%	4.50%	1.48%	0.00%	3.50%	1.54%	1.77%	6.00%	5.54%
ELECTRODOMÉSTICOS Y ELECTRÓNICOS	0.81%	2.80%	2.13%	1.25%	5.81%	1.55%	1.30%	2.71%	1.62%	1.20%	1.81%	1.60%
GENERAL	0.80%	4.15%	2.27%	0.20%	6.50%	1.76%	0.00%	5.33%	1.71%	0.00%	6.80%	6.10%
HOTELES Y CLUBES SOCIALES	0.81%	3.29%	1.90%	0.80%	6.00%	1.51%	0.00%	3.14%	1.44%	1.30%	6.00%	5.80%
IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	1.91%	2.51%	2.18%	0.00%	2.90%	2.25%	0.00%	2.69%	1.55%	0.00%	2.50%	1.74%
LIBRERÍAS Y MEDIOS IMPRESOS	0.81%	2.78%	2.67%	1.64%	5.95%	2.15%	0.00%	4.99%	1.95%	1.48%	2.25%	1.55%
REPUESTOS Y TALLERES	0.81%	4.00%	3.14%	1.30%	5.95%	2.38%	1.55%	5.83%	2.02%	1.40%	5.00%	1.51%
SEGUROS	2.70%	2.70%	2.70%	1.01%	2.12%	1.21%	1.18%	5.00%	1.30%	2.00%	5.00%	2.83%
SERVICIOS CLÍNICOS Y DE BELLEZA	0.80%	6.80%	2.31%	0.89%	6.18%	1.89%	0.00%	4.75%	1.67%	0.00%	5.00%	1.56%
SERVICIOS PARA EL HOGAR Y DECORACIÓN	0.80%	4.14%	2.31%	1.27%	5.99%	1.91%	0.00%	6.00%	1.87%	2.20%	6.80%	3.97%
SERVICIOS PÚBLICOS	0.81%	1.87%	1.86%	1.00%	2.25%	1.08%	0.00%	2.65%	1.69%	1.00%	1.26%	1.02%
SUPERMERCADOS	0.80%	3.55%	2.45%	0.39%	4.44%	1.86%	1.19%	4.04%	1.74%	0.00%	4.38%	1.57%
TELECOMUNICACIONES	0.81%	2.01%	1.82%	1.23%	4.50%	1.60%	1.30%	2.55%	1.34%	NF	NF	1.55%
TV SUSCRIPCIÓN	NA	NA	NA	NA	NA	NA	1.31%	3.58%	1.72%	NF	NF	2.17%
VESTUARIO Y ACCESORIOS	0.81%	6.30%	3.06%	1.14%	6.18%	1.94%	1.00%	6.00%	1.88%	1.50%	6.00%	1.81%

PRODUCTO	SEGMENTO	DAVIVIENDA	BANCO PICHINCHA SA	AV VILLAS	BANCOOCOMEVA	FINANDINA	COOPCENTRAL	FINANCIERA JURISCOOP	CREDIVALORES	FALABELLA	COLTEFINANCIERA	CUMULTRASAN
		Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %
AGENCIAS Y AEROLÍNEAS	0.00%	6.00%	0.95%	1.40%	1.72%	1.43%	1.51%	1.66%	1.54%	0.20%	2.91%	2.16%
AGROPECUARIO	0.00%	6.05%	1.44%	NA	NA	NA	NA	NA	NA	NA	NA	NA
ALMACÉN POR DEPARTAMENTOS	0.78%	4.46%	1.45%	NA	NA	NA	1.31%	1.88%	1.75%	1.47%	3.57%	2.81%
AUTOMOTORES Y SERVICIOS DE TRANSPORTE	0.00%	4.50%	1.71%	NA	NA	NA	NA	NA	NA	NA	NA	NA
BARES Y RESTAURANTES	0.00%	6.05%	2.09%	1.00%	4.09%	2.37%	1.15%	3.70%	1.54%	0.02%	3.68%	2.59%
CALZADO Y CUERO	0.00%	6.05%	2.15%	0.70%	4.09%	1.97%	1.50%	3.00%	2.66%	NA	NA	NA
COMBUSTIBLES Y SERVITECAS	0.00%	6.00%	0.65%	0.39%	3.17%	0.60%	0.00%	3.67%	1.01%	0.00%	2.50%	1.78%
COMIDAS RÁPIDAS	0.00%	5.64%	1.88%	0.95%	4.00%	2.31%	1.05%	4.34%	1.29%	0.00%	3.56%	2.43%
DROGUERIAS	0.00%	6.05%	1.95%	1.00%	3.20%	1.08%	1.37%	4.79%	2.09%	1.45%	3.14%	2.45%
EDUCACIÓN	0.40%	6.05%	1.53%	1.15%	2.64%	1.37%	0.90%	2.42%	1.38%	1.20%	2.00%	1.88%
ELECTRODOMÉSTICOS Y ELECTRÓNICOS	0.00%	3.66%	1.45%	1.00%	2.96%	1.88%	0.90%	3.70%	1.32%	1.20%	2.20%	1.60%
GENERAL	0.00%	6.05%	1.18%	0.00%	3.67%	1.77%	0.00%	3.50%	1.37%	0.00%	2.15%	1.67%
HOTELES Y CLUBES SOCIALES	0.00%	6.00%	1.53%	0.80%	2.72%	1.29%	1.16%	2.02%	1.37%	1.14%	2.50%	1.94%
IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	0.00%	3.08%	1.12%	NA	NA	NA	1.94%	1.94%	1.94%	0.00%	0.00%	NA
LIBRERÍAS Y MEDIOS IMPRESOS	0.00%	6.05%	1.86%	1.40%	4.08%	2.40%	1.97%	3.46%	2.17%	1.80%	2.50%	2.25%
REPUESTOS Y TALLERES	0.00%	6.05%	2.22%	0.90%	3.98%	2.31%	1.37%	3.78%	1.75%	1.50%	4.01%	3.26%
SEGUROS	0.00%	4.78%	1.43%	NA	NA	NA	1.25%	1.81%	1.56%	1.50%	3.00%	2.11%
SERVICIOS CLÍNICOS Y DE BELLEZA	0.00%	6.05%	1.75%	1.00%	3.69%	1.81%	1.22%	3.07%	1.70%	0.00%	3.04%	2.03%
SERVICIOS PARA EL HOGAR Y DECORACIÓN	0.00%	10.65%	1.96%	1.00%	3.54%	1.82%	1.00%	4.00%	1.89%	1.25%	3.00%	2.15%
SERVICIOS PÚBLICOS	0.44%	2.76%	1.66%	1.35%	1.35%	0.00%	1.86%	0.60%	0.00%	0.00%	NA	NA
SUPERMERCADOS	0.00%	4.52%	1.55%	1.00%	3.56%	1.85%	1.15%	2.80%	1.75%	0.95%	3.70%	2.02%
TELECOMUNICACIONES	0.00%	4.38%	1.52%	1.28%	2.58%	1.54%	1.46%	2.17%	1.54%	NA	NA	NA
TV SUSCRIPCIÓN	1.50%	1.50%	1.50%	1.42%	1.35%	3.12%	1.69%	NA	NA	NA	NA	NA
VESTUARIO Y ACCESORIOS	0.00%	6.05%	1.84%	0.00%	4.16%	2.00%	1.20%	3.88%	1.73%	1.82%	3.24%	2.25%

PRODUCTO	SEGMENTO	BANCO AGRARIO	BANCO DE BOGOTÁ	BANCO DE OCCIDENTE	BANCO POPULAR	ITAU	BANCO GNB SUDAMERIS	BANCO COLOMBIA	BBVA	BANCO CAJA SOCIAL	CITIBANK	COPATRIA
		Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %	Comisión Prom %	Comisión Min %	Comisión Max %
AGENCIAS Y AEROLÍNEAS	0.95%	2.09%	1.95%	0.80%	2.69%	1.01%	0.85%	2.12%	1.16%	2.70%	2.70%	1.00%
AGROPECUARIO	1.06%	3.05%	2.21%	1.45%	3.75%	1.77%	0.41%	2.55%	1.63%	1.98%	1.98%	1.39%
ALMACÉN POR DEPARTAMENTOS	0.93%	3.02%	1.46%	0.76%	3.12%	0.83%	\$340	2.94%	0.48%	1.54%	1.54%	0.99%
AUTOMOTORES Y SERVICIOS DE TRANSPORTE	2.18%	2.54%	2.29%	0.80%	3.80%	1.57%	1.10%	2.79%	1.60%	1.50%	1.60%	1.55%
BARES Y RESTAURANTES	1.56%	4.41%	2.98%	1.0								

