

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 2019

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			ITAÚ			BANCO SUDAMERIS			BANCOLOMBIA			BBVA			BANCO CAJA SOCIAL			CITIBANK			COLPATRIA		
		TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM	TII		PROM
		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX		MIN	MAX	
CRÉDITO	AGENCIAS Y AEROLÍNEAS	0.48%	1.31%	1.01%	0.79%	1.30%	1.05%	0.42%	1.40%	0.97%	0.43%	1.30%	0.99%	0.51%	1.30%	1.21%	0.77%	1.30%	1.09%	0.36%	1.30%	1.05%	0.39%	1.31%	0.95%	0.39%	1.31%	1.15%	0.52%	1.30%	0.92%	0.41%	1.30%	0.91%
	AGROPECUARIO	1.35%	1.60%	1.44%	1.42%	1.44%	1.43%	1.32%	1.50%	1.44%	1.32%	1.47%	1.44%	1.32%	1.48%	1.44%	1.42%	1.44%	1.43%	1.36%	1.54%	1.43%	1.32%	1.62%	1.44%	1.33%	1.47%	1.44%	1.34%	1.47%	1.44%	1.22%	1.48%	1.44%
	ALMACÉN POR DEPARTAMENTOS	1.17%	1.83%	1.60%	1.20%	1.82%	1.56%	1.19%	1.85%	1.57%	1.20%	1.84%	1.68%	1.12%	1.83%	1.58%	1.20%	1.78%	1.59%	0.76%	1.77%	1.56%	1.14%	1.86%	1.55%	1.03%	1.84%	1.56%	1.14%	1.84%	1.49%	0.87%	1.83%	1.70%
	AUTOMOTORES Y SERVICIOS DE TRANSPORTE	1.33%	2.23%	1.45%	1.42%	1.45%	1.43%	1.31%	1.88%	1.44%	1.33%	1.79%	1.44%	1.31%	1.72%	1.44%	1.42%	1.44%	1.42%	1.32%	1.54%	1.43%	1.33%	1.70%	1.44%	1.36%	1.61%	1.44%	1.35%	2.23%	1.44%	1.31%	1.48%	1.44%
	BARES Y RESTAURANTES	1.04%	2.23%	1.72%	1.42%	2.24%	1.80%	0.96%	2.31%	1.75%	0.99%	2.31%	1.75%	0.91%	2.24%	1.78%	1.21%	2.19%	1.83%	1.08%	2.27%	1.80%	0.76%	2.30%	1.75%	0.00%	2.28%	1.80%	1.02%	2.36%	1.79%	0.72%	2.28%	1.74%
	CALZADO Y CUERO	1.73%	1.90%	1.85%	1.81%	1.87%	1.84%	1.45%	1.90%	1.84%	1.45%	1.90%	1.85%	1.45%	1.89%	1.85%	1.81%	1.87%	1.83%	1.81%	1.91%	1.84%	1.45%	1.90%	1.84%	1.45%	1.89%	1.85%	1.81%	1.88%	1.85%	1.45%	1.90%	1.84%
	COMBUSTIBLES Y SERVITECAS	0.52%	1.45%	0.72%	0.56%	1.44%	0.68%	0.52%	1.46%	0.70%	0.52%	1.46%	0.72%	0.52%	1.46%	0.72%	0.56%	1.43%	0.83%	0.29%	1.43%	0.64%	0.51%	1.72%	0.69%	0.52%	1.46%	0.78%	0.82%	1.45%	0.60%	0.52%	1.47%	0.71%
	COMIDAS RÁPIDAS	1.31%	2.13%	1.76%	1.42%	2.13%	1.82%	1.22%	2.20%	1.75%	1.22%	2.22%	1.77%	1.24%	2.16%	1.77%	1.42%	2.11%	1.79%	1.31%	2.18%	1.77%	1.13%	2.21%	1.74%	1.22%	2.15%	1.79%	1.31%	2.18%	1.73%	1.04%	2.16%	1.74%
	DROGUERÍAS	0.00%	1.97%	1.87%	1.42%	1.93%	1.80%	0.00%	2.02%	1.83%	0.00%	2.00%	1.83%	1.16%	1.98%	1.88%	1.42%	1.93%	1.81%	0.00%	1.93%	1.86%	0.20%	2.00%	1.82%	0.00%	1.98%	1.86%	1.42%	1.98%	1.77%	0.00%	1.98%	1.83%
	EDUCACIÓN	1.27%	1.46%	1.28%	1.27%	1.44%	1.28%	1.20%	1.46%	1.28%	1.21%	1.46%	1.28%	1.19%	1.47%	1.29%	1.27%	1.44%	1.28%	1.19%	1.44%	1.28%	1.00%	1.47%	1.28%	1.20%	1.46%	1.29%	1.27%	1.47%	1.30%	1.19%	1.47%	1.28%
	ELECTRODOMÉSTICOS Y ELECTRÓNICOS	1.17%	1.46%	1.39%	1.38%	1.44%	1.38%	1.28%	2.27%	1.39%	1.18%	1.50%	1.39%	1.28%	1.47%	1.40%	1.38%	1.44%	1.38%	1.24%	1.43%	1.39%	1.00%	1.47%	1.39%	1.28%	1.59%	1.40%	1.17%	1.46%	1.39%	1.00%	1.48%	1.39%
	GENERAL	0.00%	2.28%	1.44%	0.00%	1.45%	1.40%	0.00%	2.33%	1.42%	0.00%	2.33%	1.43%	0.58%	2.33%	1.45%	0.00%	1.44%	1.41%	0.00%	1.55%	1.42%	0.00%	2.33%	1.43%	0.00%	2.28%	1.44%	0.00%	1.47%	1.38%	0.00%	1.48%	1.41%
	HOTELS Y CLUBES SOCIALES	1.04%	1.57%	1.16%	1.11%	1.44%	1.17%	0.99%	1.62%	1.16%	0.92%	1.57%	1.16%	0.98%	1.48%	1.17%	1.10%	1.43%	1.18%	1.01%	1.46%	1.15%	0.93%	1.61%	1.18%	1.02%	1.60%	1.17%	1.02%	1.46%	1.13%	0.91%	1.48%	1.18%
	IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	2.45%	2.67%	2.55%	2.45%	2.60%	2.47%	0.00%	2.66%	2.50%	0.32%	2.67%	2.52%	2.45%	2.64%	2.54%	2.45%	2.63%	2.49%	2.45%	2.57%	2.51%	2.44%	2.67%	2.53%	2.42%	2.66%	2.56%	2.52%	2.60%	2.57%	2.45%	2.77%	2.53%
	LIBRERÍAS Y MEDIOS IMPRESOS	1.43%	1.52%	1.48%	1.42%	1.49%	1.46%	1.37%	1.53%	1.48%	1.35%	1.52%	1.48%	1.32%	1.52%	1.48%	1.42%	1.49%	1.45%	1.42%	1.50%	1.47%	1.31%	1.53%	1.48%	1.38%	1.53%	1.48%	1.43%	1.52%	1.48%	1.32%	1.53%	1.48%
REPUESTOS Y TALLERES	1.42%	2.37%	2.07%	1.40%	2.34%	1.95%	1.24%	2.41%	1.90%	1.31%	2.41%	1.96%	1.34%	2.37%	1.94%	1.42%	2.29%	1.80%	1.42%	2.29%	1.89%	1.35%	2.39%	1.92%	1.36%	2.38%	2.03%	1.42%	2.36%	1.82%	1.32%	2.42%	1.94%	
SEGUROS	1.21%	1.46%	1.22%	1.21%	1.42%	1.21%	1.21%	1.46%	1.21%	1.21%	1.46%	1.22%	1.21%	1.46%	1.22%	1.21%	1.24%	1.22%	1.21%	1.24%	1.22%	1.20%	1.46%	1.21%	1.21%	1.46%	1.22%	1.21%	1.23%	1.21%	1.13%	1.24%	1.22%	
SERVICIOS CLÍNICOS Y DE BELLEZA	1.17%	1.54%	1.45%	1.17%	1.55%	1.41%	1.10%	1.59%	1.42%	1.17%	1.56%	1.44%	1.09%	1.54%	1.46%	1.17%	1.53%	1.37%	1.17%	1.55%	1.44%	1.15%	1.67%	1.41%	1.17%	1.55%	1.47%	1.17%	1.52%	1.43%	1.09%	1.57%	1.41%	
SERVICIOS PARA EL HOGAR Y DECORACIÓN	1.02%	1.89%	1.48%	1.42%	1.90%	1.51%	1.16%	2.01%	1.62%	1.06%	1.91%	1.61%	1.19%	2.00%	1.59%	1.20%	1.87%	1.58%	1.39%	1.87%	1.59%	1.17%	2.00%	1.61%	1.06%	1.95%	1.58%	1.32%	1.89%	1.61%	1.20%	1.92%	1.60%	
SERVICIOS PÚBLICOS	1.05%	1.07%	1.05%	1.05%	1.07%	1.06%	0.98%	1.03%	1.05%	0.99%	1.05%	1.05%	1.05%	1.06%	1.06%	1.05%	1.07%	1.05%	0.35%	1.06%	1.00%	0.98%	1.36%	1.06%	0.98%	1.35%	1.06%	1.05%	1.35%	1.06%	0.98%	1.06%	1.06%	
SUPERMERCADOS	1.20%	1.83%	1.66%	1.58%	1.62%	1.60%	1.12%	1.84%	1.68%	1.13%	1.83%	1.67%	1.08%	1.84%	1.64%	1.58%	1.77%	1.69%	0.71%	1.77%	1.61%	0.42%	1.84%	1.69%	1.33%	1.83%	1.63%	1.47%	1.84%	1.74%	0.43%	1.65%	1.65%	
TELECOMUNICACIONES	1.13%	1.14%	1.13%	1.13%	1.14%	1.13%	1.10%	1.14%	1.13%	1.13%	1.14%	1.13%	1.13%	1.14%	1.13%	1.13%	1.14%	1.13%	1.09%	1.14%	1.13%	1.04%	1.13%	1.13%	1.05%	1.14%	1.13%	1.13%	1.14%	1.14%	1.05%	1.14%	1.13%	
TV SUSCRIPCIÓN	1.29%	1.31%	1.30%	1.29%	1.31%	1.29%	1.29%	1.32%	1.30%	1.29%	1.31%	1.30%	1.29%	1.31%	1.30%	1.29%	1.30%	1.29%	1.29%	1.30%	1.30%	1.29%	1.32%	1.30%	1.29%	1.32%	1.30%	1.29%	1.30%	1.29%	1.30%	1.29%	1.32%	1.30%
VESTUARIO Y ACCESORIOS	1.42%	1.87%	1.76%	1.42%	1.86%	1.72%	1.33%	1.89%	1.74%	1.32%	2.01%	1.74%	1.33%	1.88%	1.74%	1.42%	1.84%	1.70%	1.41%	1.82%	1.74%	1.33%	2.02%	1.73%	1.33%	1.98%	1.76%	1.42%	1.85%	1.75%	1.32%	1.89%	1.74%	

PRODUCTO	SEGMENTO	DAVIENDA			BANCO PICHINCHA S.A.			AV VILLAS			BANCOOMEVA			FINANDINA			COOPCENTRAL			FINANCIERA JURISCOOP			CREDIVALORES			FALABELLA			COLTEFINANCIERA			COMULTRASAN		
		MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX	MIN	TI	MAX
		PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	PROM	
CRÉDITO	AGENCIAS Y AEROLÍNEAS	0.52%	1.50%	0.90%	0.77%	1.30%	0.96%	0.46%	1.31%	0.97%	0.77%	1.31%	1.05%	0.45%	1.31%	0.96%	0.42%	1.30%	0.99%	0.42%	1.30%	0.94%	0.26%	1.30%	1.06%	NA	NA	NA	0.34%	1.30%	0.84%	0.30%	1.30%	0.99%
	ALMACÉN	1.33%	1.50%	1.44%	N/A	N/A	N/A	1.35%	1.57%	1.44%	NA	NA	NA	1.37%	1.48%	1.44%	1.41%	1.46%	1.44%	1.42%	1.57%	1.50%	1.42%	1.47%	1.44%	NA	NA	NA	1.42%	1.45%	1.43%	1.42%	1.46%	1.44%
	AGROPECUARIO	1.17%	1.83%	1.58%	1.20%	1.83%	1.54%	1.20%	1.83%	1.55%	1.20%	1.83%	1.55%	1.12%	1.83%	1.52%	1.20%	1.83%	1.58%	0.71%	1.84%	1.08%	1.20%	1.83%	1.71%	NA	NA	NA	1.20%	1.83%	1.58%	1.15%	1.83%	1.58%
	AUTOMOTORES Y SERVICIOS DE TRANSPORTE	1.33%	1.60%	1.44%	N/A	N/A	N/A	1.19%	1.90%	1.44%	NA	NA	NA	1.33%	1.61%	1.45%	1.17%	1.46%	1.44%	1.40%	1.56%	1.49%	1.35%	1.61%	1.44%	NA	NA	NA	1.34%	1.45%	1.43%	1.42%	1.46%	1.44%
	BARES Y RESTAURANTES	0.74%	2.32%	1.74%	1.78%	2.24%	1.94%	0.86%	2.31%	1.75%	1.78%	2.23%	2.01%	1.02%	2.30%	1.73%	1.01%	2.20%	1.72%	1.31%	2.49%	1.88%	1.10%	2.27%	1.62%	NA	NA	NA	1.31%	2.17%	1.79%	1.32%	2.25%	1.75%
	CALZADO Y CUERO	0.31%	1.90%	1.84%	1.46%	1.89%	1.85%	1.45%	1.89%	1.85%	1.45%	1.89%	1.82%	1.72%	1.89%	1.84%	1.81%	1.88%	1.84%	1.75%	1.95%	1.86%	1.73%	1.89%	1.85%	NA	NA	NA	1.81%	1.88%	1.84%	1.80%	1.90%	1.85%
	COMBUSTIBLES Y SERVICETAS	0.52%	1.47%	0.73%	0.56%	0.58%	0.57%	0.52%	1.46%	0.73%	0.56%	1.43%	1.29%	0.56%	1.48%	0.69%	0.56%	1.45%	0.73%	0.26%	1.55%	0.54%	0.52%	1.45%	0.70%	NA	NA	NA	0.56%	1.41%	0.79%	0.53%	1.45%	0.77%
	COMIDAS RÁPIDAS	1.21%	2.22%	1.74%	1.43%	2.12%	1.92%	1.26%	2.27%	1.77%	1.82%	2.15%	1.98%	1.22%	2.18%	1.76%	1.32%	2.14%	1.80%	1.29%	2.21%	1.80%	1.32%	2.15%	1.83%	NA	NA	NA	1.32%	2.03%	1.74%	1.32%	2.17%	1.81%
	DROGUERÍAS	0.00%	2.00%	1.81%	1.45%	1.97%	1.95%	1.36%	2.00%	1.83%	1.93%	1.97%	1.95%	0.00%	2.00%	1.79%	1.42%	1.98%	1.77%	1.29%	1.97%	1.82%	1.42%	2.00%	1.84%	NA	NA	NA	1.42%	1.97%	1.77%	1.42%	1.97%	1.84%
	EDUCACIÓN	1.20%	1.51%	1.28%	1.27%	1.31%	1.28%	1.27%	1.46%	1.28%	1.23%	1.31%	1.29%	1.27%	1.45%	1.28%	1.27%	1.45%	1.28%	1.27%	1.57%	1.37%	1.27%	1.47%	1.29%	NA	NA	NA	1.27%	1.31%	1.28%	1.27%	1.45%	1.28%
	ELECTRODOMÉSTICOS Y ELECTRÓNICOS	1.18%	1.50%	1.39%	1.38%	1.40%	1.39%	1.28%	2.27%	1.39%	1.38%	1.44%	1.40%	1.21%	1.59%	1.39%	1.28%	1.46%	1.39%	1.14%	1.56%	1.35%	1.28%	1.46%	1.39%	NA	NA	NA	1.38%	1.43%	1.39%	1.33%	1.46%	1.39%
	GENERAL	0.00%	2.33%	1.53%	0.00%	1.47%	1.44%	0.00%	2.23%	1.41%	0.00%	2.23%	1.71%	0.00%	2.28%	1.43%	0.00%	1.47%	1.43%	0.00%	2.20%	1.47%	1.27%	2.28%	1.44%	NA	NA	NA	1.28%	1.58%	1.43%	0.00%	2.28%	1.44%
	HOTELES Y CLUBES SOCIALES	1.00%	1.51%	1.17%	0.00%	2.61%	1.36%	1.02%	1.65%	1.15%	1.10%	1.15%	1.13%	1.02%	1.52%	1.17%	1.02%	1.46%	1.17%	1.03%	1.56%	1.23%	1.00%	1.59%	1.16%	NA	NA	NA	1.03%	1.43%	1.12%	1.03%	1.46%	1.14%
	IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	2.45%	2.68%	2.53%	2.45%	2.63%	2.52%	0.00%	2.64%	2.51%	2.45%	2.64%	2.54%	2.45%	2.61%	2.53%	2.47%	2.60%	2.55%	0.92%	2.65%	1.62%	2.45%	2.63%	2.53%	NA	NA	NA	2.48%	2.53%	2.48%	2.49%	2.62%	2.54%
	LIBRERÍAS Y MEDIOS IMPRESOS	1.28%	1.53%	1.48%	1.47%	1.52%	1.49%	1.42%	1.53%	1.48%	1.45%	1.52%	1.49%	1.35%	1.52%	1.47%	1.42%	1.52%	1.48%	1.43%	1.56%	1.50%	1.43%	1.53%	1.47%	NA	NA	NA	1.43%	1.51%	1.47%	1.43%	1.52%	1.48%
	REPUESTOS Y TALLERES	1.40%	2.41%	1.94%	1.36%	2.38%	1.91%	1.42%	2.38%	1.93%	1.47%	2.37%	2.26%	1.38%	2.36%	1.98%	1.42%	2.36%	1.94%	1.42%	2.36%	1.89%	1.38%	2.41%	2.11%	NA	NA	NA	1.44%	2.31%	2.00%	1.42%	2.38%	1.97%
	SEGUROS	1.21%	1.46%	1.24%	1.21%	1.46%	1.22%	1.21%	1.24%	1.22%	1.21%	1.23%	1.22%	1.21%	1.44%	1.22%	1.21%	1.24%	1.22%	1.20%	1.25%	1.22%	1.21%	1.46%	1.22%	NA	NA	NA	1.21%	1.22%	1.21%	1.21%	1.23%	1.22%
	SERVICIOS CLÍNICOS Y DE BELLEZA	1.16%	1.56%	1.41%	1.17%	1.53%	1.44%	1.16%	1.56%	1.44%	1.17%	1.54%	1.42%	1.17%	1.56%	1.43%	1.14%	1.53%	1.44%	0.95%	1.77%	1.45%	1.17%	1.54%	1.47%	NA	NA	NA	1.17%	1.52%	1.45%	1.17%	1.54%	1.45%
	SERVICIOS PARA EL HOGAR Y DECORACIÓN	1.17%	2.03%	1.59%	1.81%	1.88%	1.83%	1.33%	1.90%	1.62%	1.81%	1.90%	1.85%	1.32%	1.90%	1.60%	1.42%	1.88%	1.59%	1.42%	2.05%	1.66%	1.34%	1.90%	1.59%	NA	NA	NA	1.42%	1.98%	1.73%	1.42%	1.90%	1.60%
	SERVICIOS PÚBLICOS	0.83%	1.35%	1.06%	1.05%	1.06%	1.05%	0.99%	1.30%	1.05%	1.05%	1.30%	1.06%	1.05%	1.36%	1.06%	1.05%	1.06%	1.06%	0.34%	1.06%	0.77%	0.99%	1.07%	1.05%	NA	NA	NA	NA	NA	NA	1.06%	1.07%	1.06%
SUPERMERCADOS	1.15%	1.83%	1.69%	1.44%	1.83%	1.68%	1.12%	1.83%	1.68%	1.39%	1.83%	1.63%	1.12%	1.84%	1.68%	1.26%	1.65%	1.65%	0.74%	1.89%	1.16%	1.20%	1.83%	1.70%	NA	NA	NA	1.47%	1.83%	1.68%	1.55%	1.83%	1.64%	
TELECOMUNICACIONES	1.00%	1.14%	1.13%	1.13%	1.14%	1.13%	1.05%	1.14%	1.13%	1.13%	1.14%	1.14%	1.13%	1.19%	1.13%	1.13%	1.14%	1.13%	1.05%	1.14%	1.12%	1.05%	1.14%	1.13%	NA	NA	NA	1.13%	1.14%	1.13%	1.13%	1.14%	1.13%	
TV SUSCRIPCIÓN	1.29%	1.32%	0.00%	1.29%	1.30%	1.30%	1.29%	1.32%	1.30%	1.29%	1.31%	1.30%	1.29%	1.31%	1.30%	1.29%	1.30%	1.30%	1.05%	1.32%	1.30%	1.05%	1.31%	1.30%	NA	NA	NA	1.29%	1.30%	1.30%	1.29%	1.31%	1.30%	
VESTUARIO Y ACCESORIOS	0.01%	2.02%	0.00%	1.76%	1.88%	1.79%	1.42%	1.87%	1.74%	1.43%	1.86%	1.76%	1.33%	1.87%	1.74%	1.20%	1.86%	1.71%	1.35%	1.87%	1.74%	1.42%	1.86%	1.75%	NA	NA	NA	1.42%	1.84%	1.75%	1.42%	1.86%	1.76%	

PRODUCTO	SEGMENTO	BANCO AGRARIO			BANCO DE BOGOTÁ			BANCO DE OCCIDENTE			BANCO POPULAR			ITAÚ			BANCO GNB SUDAMERIS			BANCOLOMBIA			BEVA			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%			
DÉBITO	AGENCIAS Y AEROLÍNEAS	0.58%	1.11%	0.93%	0.71%	1.29%	1.07%	0.62%	1.28%	0.82%	0.77%	1.75%	1.08%	0.43%	1.29%	1.06%	0.71%	1.09%	0.95%	NF	NF	NF	0.42%	1.55%	1.03%	0.46%	1.28%	1.00%	NA	NA	NA	0.72%	1.09%	1.07%
	AGROPECUARIO	1.44%	1.58%	1.54%	0.89%	1.55%	1.50%	1.43%	1.53%	1.48%	0.96%	1.55%	1.48%	0.88%	1.54%	1.49%	1.53%	1.56%	1.54%	NF	NF	NF	0.88%	1.57%	1.53%	1.11%	1.60%	1.54%	NA	NA	NA	1.53%	1.55%	1.53%
	ALMACÉN POR DEPARTAMENTOS	0.73%	0.84%	0.79%	0.40%	0.96%	0.63%	0.38%	0.97%	0.55%	0.41%	0.97%	0.56%	0.40%	0.96%	0.61%	0.76%	0.80%	0.77%	0.37%	0.90%	0.53%	0.37%	0.96%	0.71%	0.42%	0.95%	0.79%	NA	NA	NA	0.00%	0.80%	0.77%
	AUTOMOTORES Y SERVICIOS DE TRANSPORTE	1.44%	1.74%	1.54%	1.40%	1.55%	1.49%	1.34%	1.53%	1.49%	1.30%	2.29%	1.48%	1.36%	1.54%	1.49%	1.53%	1.56%	1.53%	1.44%	1.44%	1.44%	1.39%	1.78%	1.53%	1.02%	1.65%	1.54%	NA	NA	NA	1.53%	1.55%	1.53%
	BARES Y RESTAURANTES	1.04%	2.57%	1.91%	1.43%	2.26%	1.87%	1.20%	2.24%	1.75%	0.90%	2.30%	1.76%	1.03%	2.25%	1.78%	1.53%	2.48%	2.02%	1.44%	2.08%	1.83%	0.80%	2.57%	1.86%	0.00%	2.59%	1.97%	NA	NA	NA	0.00%	2.26%	1.97%
	CALZADO Y CUERO	1.55%	1.96%	1.88%	1.52%	1.94%	1.80%	1.72%	1.90%	1.79%	1.67%	1.93%	1.79%	1.52%	1.90%	1.80%	1.84%	1.94%	1.87%	1.72%	1.78%	1.76%	1.23%	1.97%	1.86%	1.59%	2.00%	1.88%	NA	NA	NA	1.84%	1.92%	1.86%
	COMBUSTIBLES Y SERVITECAS	0.26%	1.56%	0.42%	0.28%	1.77%	0.54%	0.45%	1.70%	0.50%	0.44%	1.76%	0.61%	0.27%	1.72%	0.56%	0.29%	1.55%	0.39%	0.46%	0.47%	0.47%	0.27%	1.76%	0.48%	0.28%	1.73%	0.60%	NA	NA	NA	0.00%	1.55%	0.37%
	COMIDAS RÁPIDAS	1.29%	2.26%	1.82%	1.43%	2.08%	1.71%	1.32%	1.89%	1.59%	1.28%	2.02%	1.60%	1.32%	2.00%	1.61%	1.53%	2.16%	1.85%	1.39%	1.79%	1.60%	1.28%	2.24%	1.72%	1.30%	2.26%	1.84%	NA	NA	NA	0.00%	2.08%	1.87%
	EDUCACIÓN	0.00%	1.91%	1.80%	0.00%	1.88%	1.50%	1.32%	1.53%	1.42%	0.00%	1.93%	1.41%	1.20%	1.54%	1.42%	1.53%	1.85%	1.78%	1.35%	1.44%	1.37%	0.00%	1.90%	1.64%	0.00%	1.90%	1.78%	NA	NA	NA	1.53%	1.85%	1.69%
	DROGUERÍA	1.36%	1.56%	1.44%	1.35%	1.55%	1.40%	1.35%	1.52%	1.39%	1.28%	1.54%	1.38%	1.35%	1.53%	1.41%	1.43%	1.55%	1.43%	NF	NF	NF	1.33%	1.56%	1.43%	1.34%	1.59%	1.44%	NA	NA	NA	1.43%	1.54%	1.44%
	ELECTRODOMÉSTICOS Y ELECTRÓNICOS	1.14%	1.57%	1.24%	0.99%	1.55%	1.10%	0.99%	1.53%	1.03%	0.84%	1.54%	1.04%	0.91%	1.54%	1.07%	1.23%	1.55%	1.24%	0.99%	0.99%	0.99%	0.91%	2.05%	1.18%	1.00%	1.60%	1.25%	NA	NA	NA	1.23%	1.54%	1.24%
	GENERAL	0.00%	2.06%	1.54%	0.00%	1.55%	1.49%	1.33%	1.54%	1.48%	0.00%	2.37%	1.47%	0.74%	2.37%	1.49%	0.00%	1.56%	1.53%	1.43%	1.44%	1.43%	0.00%	2.37%	1.52%	0.00%	2.06%	1.54%	NA	NA	NA	0.00%	1.55%	1.53%
	HOTELES Y CLUBES SOCIALES	1.22%	1.63%	1.37%	1.30%	1.55%	1.39%	1.20%	1.52%	1.36%	1.12%	1.67%	1.38%	1.20%	1.55%	1.38%	1.32%	1.55%	1.39%	1.30%	1.44%	1.35%	1.17%	1.69%	1.39%	1.20%	1.83%	1.38%	NA	NA	NA	1.32%	1.55%	1.40%
	IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	0.92%	0.98%	0.96%	0.81%	0.98%	0.88%	0.81%	0.87%	0.84%	0.81%	0.87%	0.84%	0.81%	0.87%	0.85%	0.92%	0.93%	0.93%	0.82%	0.82%	0.82%	0.82%	0.98%	0.91%	0.85%	0.98%	0.95%	NA	NA	NA	0.92%	0.93%	0.92%
	LIBRERÍAS Y MEDIOS IMPRESOS	1.49%	1.57%	1.52%	1.31%	1.55%	1.41%	1.30%	1.53%	1.35%	1.10%	1.54%	1.35%	1.28%	1.54%	1.39%	1.49%	1.55%	1.50%	1.30%	1.30%	1.30%	1.12%	1.60%	1.47%	1.31%	1.60%	1.52%	NA	NA	NA	1.49%	1.55%	1.50%
	REPUESTOS Y TALLERES	1.53%	2.10%	1.89%	1.43%	2.43%	1.97%	1.43%	2.39%	1.96%	1.38%	2.40%	1.98%	1.43%	2.40%	1.94%	1.53%	2.07%	1.79%	NF	NF	NF	1.43%	2.43%	1.93%	1.43%	2.40%	1.91%	NA	NA	NA	1.53%	2.07%	1.94%
SEGUROS	1.20%	1.26%	1.23%	1.09%	1.55%	1.16%	1.09%	1.19%	1.14%	1.09%	1.27%	1.14%	1.09%	1.19%	1.14%	1.20%	1.22%	1.20%	NF	NF	NF	1.10%	1.56%	1.20%	1.09%	1.50%	1.22%	NA	NA	NA	1.20%	1.21%	1.21%	
SERVICIOS CLÍNICOS Y DE BELLEZA	0.93%	1.60%	1.50%	0.95%	1.55%	1.45%	1.13%	1.54%	1.47%	1.06%	1.60%	1.41%	0.95%	1.60%	1.47%	0.95%	1.56%	1.41%	1.41%	1.44%	1.42%	0.90%	0.68%	1.47%	0.95%	1.61%	1.53%	NA	NA	NA	0.00%	1.55%	1.48%	
SERVICIOS PARA EL HOGAR Y DECORACIÓN	1.10%	1.92%	1.62%	1.43%	1.94%	1.60%	1.33%	1.91%	1.62%	0.00%	1.93%	1.61%	1.31%	1.92%	1.65%	0.79%	1.88%	1.68%	1.44%	1.80%	1.68%	0.39%	2.06%	1.65%	0.39%	2.06%	1.64%	NA	NA	NA	1.53%	1.87%	1.65%	
SERVICIOS PÚBLICOS	0.34%	0.47%	0.37%	0.00%	0.39%	0.10%	0.00%	0.40%	0.00%	0.00%	0.01%	0.00%	NA	NA	NA	0.34%	0.40%	0.36%	NF	NF	NF	0.00%	0.47%	0.20%	0.00%	0.49%	0.36%	NA	NA	NA	0.35%	0.39%	0.37%	
SUPERMERCADOS	0.70%	1.23%	0.92%	0.41%	1.05%	0.72%	0.38%	1.50%	0.70%	0.37%	1.50%	0.66%	0.40%	1.50%	0.76%	0.76%	1.03%	0.90%	0.33%	0.81%	0.68%	0.30%	1.54%	0.81%	0.42%	1.54%	0.98%	NA	NA	NA	0.76%	1.01%	0.83%	
TELECOMUNICACIONES	1.01%	1.12%	1.10%	0.70%	1.11%	0.81%	0.73%	0.78%	0.76%	0.72%	1.14%	0.76%	0.72%	0.81%	0.76%	1.09%	1.10%	1.09%	0.73%	0.74%	0.73%	0.72%	1.12%	0.96%	0.74%	1.11%	1.08%	NA	NA	NA	1.10%	1.10%	1.10%	
TV SUSCRIPCIÓN	1.05%	1.09%	1.08%	0.86%	1.09%	0.90%	NA	NA	NA	0.89%	0.93%	0.90%	0.89%	0.90%	0.90%	1.04%	1.06%	1.04%	NF	NF	NF	0.85%	1.09%	0.98%	1.03%	1.09%	1.07%	NA	NA	NA	0.00%	0.00%	0.00%	
VESTUARIO Y ACCESORIOS	1.43%	1.83%	1.74%	1.43%	1.79%	1.66%	1.43%	1.76%	1.66%	1.33%	1.83%	1.65%	1.33%	1.76%	1.66%	1.53%	1.78%	1.72%	1.43%	1.65%	1.63%	1.22%	2.00%	1.72%	1.42%	1.93%	1.73%	NA	NA	NA	0.00%	1.78%	1.71%	

PRODUCTO	SEGMENTO	DAVIENJIDA			BANCO PICHINCHA S.A.			AV VILLAS			BANCOOMEVA			FINANDINA			COOPCENTRAL			FINANCIERA JURISCOOP			CREDIVALORES			FALABELLA			COLTEFINANCIERA			COMULTRASAN			
		TII	MIN%	MAX%	TII	MIN%	PROM%	TII	MIN%	MAX%	PROM%	TII	MIN%	MAX%	PROM%	TII	MIN%	MAX%	PROM%	TII	MIN%	MAX%	PROM%	TII	MIN%	MAX%	PROM%	TII	MIN%	MAX%	PROM%	TII	MIN%	MAX%	PROM%
		MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	MIN%	MAX%	PROM%	
DÉBITO	AGENCIAS Y AEROLÍNEAS	0.66%	1.68%	0.87%	0.71%	1.10%	0.89%	NA	NA	NA	0.71%	1.35%	1.06%	0.71%	1.10%	0.89%	0.65%	1.11%	0.97%	0.77%	1.28%	1.13%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	AGROPECUARIO	0.43%	1.60%	1.54%	N/A	N/A	N/A	NA	NA	NA	NA	NA	NA	1.53%	1.56%	1.54%	1.46%	1.55%	1.54%	1.43%	1.53%	1.48%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	ALMACÉN POR DEPARTAMENTOS	0.42%	0.95%	0.77%	0.76%	0.84%	0.77%	NA	NA	NA	0.41%	0.96%	0.79%	0.71%	0.85%	0.79%	0.72%	0.96%	0.73%	0.89%	0.56%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.76%	0.80%	0.77%	
	AUTOMOTORES Y SERVICIOS DE TRANSPORTE	1.45%	1.74%	1.54%	N/A	N/A	N/A	NA	NA	NA	NA	NA	NA	1.43%	1.72%	1.54%	1.45%	1.55%	1.54%	1.43%	2.29%	1.47%	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.53%	1.53%	1.53%	
	BARES Y RESTAURANTES	0.80%	2.77%	1.94%	1.95%	2.51%	2.13%	NA	NA	NA	1.69%	2.42%	2.11%	1.02%	2.52%	1.97%	1.09%	2.26%	1.96%	1.32%	2.20%	1.77%	NA	NA	NA	NA	NA	NA	NA	NA	1.54%	2.27%	2.07%		
	CALZADO Y CUERO	1.59%	1.95%	1.87%	1.84%	1.94%	1.87%	NA	NA	NA	1.72%	1.94%	1.83%	1.84%	1.94%	1.87%	1.55%	1.94%	1.87%	1.72%	1.89%	1.78%	NA	NA	NA	NA	NA	NA	NA	NA	1.86%	1.90%	1.88%		
	COMBUSTIBLES Y SERVITECAS	0.26%	1.69%	0.39%	0.28%	1.18%	0.32%	NA	NA	NA	0.28%	1.73%	1.40%	0.27%	1.16%	0.35%	0.26%	1.56%	0.39%	0.46%	1.69%	0.60%	NA	NA	NA	NA	NA	NA	NA	0.28%	0.32%	0.31%			
	COMIDAS RÁPIDAS	1.30%	2.32%	1.78%	1.84%	2.18%	1.90%	NA	NA	NA	1.44%	2.18%	1.90%	1.41%	2.30%	1.80%	1.40%	2.08%	1.83%	1.32%	1.90%	1.61%	NA	NA	NA	NA	NA	NA	NA	NA	1.54%	2.04%	1.91%		
	DROGUERÍAS	0.00%	1.90%	1.79%	1.55%	1.89%	1.86%	NA	NA	NA	0.00%	1.89%	1.66%	1.29%	1.90%	1.80%	0.00%	1.88%	1.80%	1.35%	1.53%	1.41%	NA	NA	NA	NA	NA	NA	NA	NA	1.53%	1.89%	1.82%		
	EDUCACIÓN	1.03%	1.57%	1.44%	1.43%	1.66%	1.44%	NA	NA	NA	1.35%	1.48%	1.42%	1.43%	1.45%	1.44%	1.33%	1.55%	1.43%	1.35%	1.46%	1.39%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	ELECTRODOMÉSTICOS Y ELECTRÓNICOS	1.11%	1.57%	1.24%	1.23%	1.54%	1.23%	NA	NA	NA	0.99%	1.50%	1.19%	1.14%	1.56%	1.24%	1.14%	1.55%	1.24%	0.99%	1.08%	1.03%	NA	NA	NA	NA	NA	NA	NA	NA	1.23%	1.23%	1.23%		
	GENERAL	0.00%	1.92%	1.54%	0.33%	1.91%	1.54%	NA	NA	NA	0.00%	2.29%	1.69%	1.42%	1.56%	1.54%	0.00%	1.55%	1.26%	1.33%	1.73%	1.48%	NA	NA	NA	NA	NA	NA	NA	NA	1.53%	1.55%	1.54%		
	HOTELES Y CLUBES SOCIALES	1.22%	1.70%	1.39%	1.32%	1.39%	1.35%	NA	NA	NA	1.30%	1.41%	1.36%	1.25%	1.56%	1.40%	1.09%	1.55%	1.37%	1.20%	1.52%	1.35%	NA	NA	NA	NA	NA	NA	NA	NA	1.34%	1.34%	1.34%		
	IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	0.92%	0.98%	0.96%	0.92%	0.98%	0.96%	NA	NA	NA	0.81%	0.98%	0.89%	0.92%	0.98%	0.96%	0.92%	0.98%	0.96%	0.81%	0.87%	0.82%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	LIBRERÍAS Y MEDIOS IMPRESOS	1.35%	1.60%	1.52%	1.49%	1.54%	1.52%	NA	NA	NA	1.30%	1.54%	1.44%	1.49%	1.56%	1.52%	1.48%	1.55%	1.52%	1.30%	1.53%	1.34%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	REPUESTOS Y TALLERES	1.44%	2.37%	1.83%	2.02%	2.09%	2.04%	NA	NA	NA	2.02%	2.40%	2.25%	1.53%	2.07%	1.88%	1.44%	2.10%	1.86%	1.43%	2.37%	2.00%	NA	NA	NA	NA	NA	NA	NA	NA	1.53%	2.04%	1.85%		
	SEGUROS	1.20%	1.25%	1.23%	1.20%	1.25%	1.22%	NA	NA	NA	1.09%	1.53%	1.20%	1.20%	1.25%	1.22%	1.20%	1.55%	1.23%	1.09%	1.18%	1.15%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	SERVICIOS CLÍNICOS Y DE BELLEZA	0.95%	1.60%	1.47%	0.95%	1.55%	1.47%	NA	NA	NA	0.95%	1.55%	1.34%	0.95%	1.56%	1.52%	0.95%	1.55%	1.51%	1.07%	1.54%	1.42%	NA	NA	NA	NA	NA	NA	NA	NA	1.54%	1.54%	1.54%		
	SERVICIOS PARA EL HOGAR Y DECORACIÓN	1.43%	1.93%	1.69%	1.85%	1.92%	1.88%	NA	NA	NA	1.79%	1.93%	1.86%	1.43%	1.92%	1.73%	1.43%	1.92%	1.64%	1.43%	1.91%	1.63%	NA	NA	NA	NA	NA	NA	NA	NA	1.54%	1.86%	1.56%		
	SERVICIOS PÚBLICOS	0.34%	0.64%	0.37%	0.34%	0.42%	0.37%	NA	NA	NA	0.00%	0.39%	0.36%	0.35%	0.40%	0.37%	0.34%	0.39%	0.38%	0.00%	0.00%	0.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
SUPERMERCADOS	0.41%	1.21%	0.88%	0.76%	1.54%	0.81%	NA	NA	NA	0.41%	1.50%	0.92%	0.71%	1.17%	0.92%	0.64%	1.05%	0.94%	0.40%	1.50%	0.65%	NA	NA	NA	NA	NA	NA	NA	NA	0.76%	1.06%	0.97%			
TELECOMUNICACIONES	0.74%	1.11%	1.10%	1.09%	1.11%	1.10%	NA	NA	NA	0.73%	1.11%	0.96%	1.09%	1.11%	1.10%	1.02%	1.11%	1.10%	0.73%	0.97%	0.77%	NA	NA	NA	NA	NA	NA	NA	NA	1.10%	1.10%	1.10%			
TV SUSCRIPCIÓN	1.05%	1.10%	1.07%	1.04%	1.09%	1.07%	NA	NA	NA	0.89%	1.09%	0.97%	1.07%	1.08%	1.07%	1.05%	1.09%	1.08%	0.91%	0.91%	0.91%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
VESTUARIO Y ACCESORIOS	1.42%	2.00%	0.00%	1.54%	1.81%	1.76%	NA	NA	NA	1.44%	1.85%	1.72%	1.43%	1.81%	1.74%	0.80%	1.79%	1.74%	1.38%	1.78%	1.65%	NA	NA	NA	NA	NA	NA	NA	NA	1.54%	1.77%	1.73%			

Fuente: Establecimiento de Crédito emisores Visa.

El producto DÉBITO incluye los tarifas ponderadas tanto del producto DÉBITO como del producto ELECTRON

N/A - No Aplica porque la entidad no tiene consumos en esta categoría.

NF - No Facturó por este concepto.

Segmentos:Corresponde a las categorías definidas por Credibanco en cumplimiento del Decreto 2230 del Ministerio de Hacienda y Crédito Público. Ver la agrupación de MCC – Merchant Category Code de los segmentos en la tabla de actividades económicas en www.visa.com.co

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			ITAÚ			GNB			BANCO SUDAMERIS			BANCOLOMBIA			BBVA			BANCO CAJA SOCIAL			CITIBANK			COLPATRIA		
		Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %			
CRÉDITO	AGENCIAS Y AEROLÍNEAS	0.81%	2.55%	1.96%	0.88%	4.50%	1.05%	1.01%	2.50%	1.20%	1.55%	1.55%	1.55%	1.07%	1.30%	1.19%	1.43%	2.10%	2.10%	0.00%	4.16%	1.66%	0.00%	4.22%	1.09%	1.15%	2.17%	1.70%	NA	NA	NA	0.00%	5.00%	1.50%			
	AGROPECUARIO	0.52%	3.20%	2.25%	1.15%	4.01%	1.77%	1.35%	2.91%	1.75%	1.98%	1.98%	1.98%	1.48%	1.48%	1.48%	1.93%	1.93%	1.93%	1.51%	3.86%	2.26%	0.00%	4.97%	1.78%	0.90%	2.90%	1.81%	NA	NA	NA	0.00%	2.43%	1.14%			
	ALMACÉN POR DEPARTAMENTOS	0.81%	2.76%	2.23%	1.10%	4.32%	1.21%	1.10%	3.14%	1.62%	1.74%	1.74%	1.74%	1.75%	1.83%	1.79%	N/A	N/A	N/A	1.20%	3.48%	1.95%	0.00%	5.20%	1.94%	1.19%	2.90%	1.79%	0.00%	1.51%	0.58%	0.99%	1.99%	1.52%			
	AUTOMOTORES Y SERVICIOS DE TRANSPORTE	0.81%	2.47%	1.83%	0.88%	5.95%	1.66%	1.35%	3.68%	1.69%	0.93%	1.90%	1.63%	1.43%	1.48%	1.46%	1.60%	2.63%	1.82%	1.00%	6.00%	1.87%	0.00%	5.50%	1.67%	0.00%	3.60%	1.62%	1.90%	2.75%	2.03%	0.64%	3.52%	1.26%			
	BARES Y RESTAURANTES	0.81%	3.85%	2.58%	1.00%	5.95%	2.49%	1.25%	5.95%	2.10%	1.51%	6.80%	2.21%	1.39%	2.28%	1.84%	1.62%	3.80%	2.43%	0.90%	5.78%	2.58%	0.00%	6.80%	1.97%	0.00%	4.65%	2.30%	2.00%	2.00%	1.00%	6.80%	1.52%				
	CALZADO Y CUERO	0.81%	3.20%	2.66%	1.30%	5.98%	1.76%	1.79%	4.64%	2.19%	1.92%	3.33%	2.20%	1.75%	1.91%	1.83%	1.76%	2.45%	1.96%	1.50%	6.13%	2.20%	0.00%	6.80%	2.03%	0.00%	4.55%	2.27%	2.29%	3.10%	3.10%	0.00%	5.00%	1.42%			
	COMBUSTIBLES Y SERVITECAS	0.52%	2.54%	1.12%	0.25%	5.00%	0.72%	0.00%	3.93%	1.15%	0.65%	4.43%	1.37%	0.50%	1.48%	0.99%	0.45%	1.59%	0.60%	0.00%	5.00%	1.01%	0.00%	4.25%	0.51%	0.00%	3.87%	1.41%	NA	NA	NA	0.00%	3.71%	0.69%			
	COMIDAS RÁPIDAS	0.81%	4.45%	2.51%	1.40%	5.42%	2.02%	1.55%	6.00%	2.20%	1.65%	3.90%	2.17%	1.49%	2.16%	1.83%	1.64%	2.81%	2.09%	1.08%	4.98%	2.56%	0.00%	5.65%	2.16%	0.79%	4.23%	2.02%	1.55%	2.23%	2.07%	1.00%	3.85%	1.53%			
	DROGUERÍAS	0.81%	3.52%	2.72%	1.25%	4.70%	2.01%	1.00%	4.20%	1.93%	1.60%	2.60%	1.60%	0.96%	1.98%	1.47%	1.50%	1.80%	1.53%	1.05%	6.10%	2.33%	0.00%	5.58%	1.93%	0.80%	3.63%	1.66%	NA	NA	NA	0.90%	5.10%	1.84%			
	EDUCACIÓN	0.81%	2.06%	2.06%	1.00%	4.50%	1.44%	0.00%	2.50%	1.54%	0.00%	3.50%	1.65%	0.00%	1.48%	0.74%	0.00%	3.06%	1.44%	0.89%	5.11%	1.84%	1.20%	4.97%	1.43%	0.00%	3.36%	1.66%	1.60%	1.60%	1.60%	0.00%	3.00%	1.23%			
	ELECTRODOMÉSTICOS Y ELECTRÓNICOS	0.81%	2.80%	2.05%	1.25%	5.81%	1.54%	1.35%	3.00%	1.57%	0.00%	1.81%	1.62%	1.35%	1.48%	1.42%	1.56%	1.61%	1.56%	1.27%	5.79%	1.68%	0.00%	6.80%	1.48%	1.20%	3.60%	1.84%	1.80%	2.16%	1.90%	0.58%	5.00%	1.60%			
	GENERAL	0.80%	3.05%	2.26%	0.20%	6.50%	1.73%	0.00%	5.33%	1.65%	0.00%	3.41%	0.65%	0.00%	1.48%	0.74%	0.00%	2.00%	1.93%	0.00%	6.17%	2.11%	0.00%	6.80%	1.49%	0.00%	3.73%	1.87%	1.60%	2.00%	1.71%	0.00%	6.80%	1.55%			
	HOTELES Y CLUBES SOCIALES	0.81%	2.33%	1.80%	0.80%	6.00%	1.51%	0.00%	3.14%	1.50%	1.30%	6.00%	1.90%	1.18%	1.48%	1.33%	1.23%	1.52%	1.29%	1.00%	5.90%	1.65%	0.00%	6.00%	1.37%	0.00%	3.64%	1.58%	NA	NA	NA	0.00%	2.50%	1.43%			
	IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	NA	NA	NA	0.00%	2.90%	2.28%	0.00%	2.77%	2.01%	0.00%	3.00%	2.05%	NF	NF	NF	1.49%	2.65%	2.33%	0.00%	3.00%	0.14%	1.34%	4.67%	1.52%	0.00%	1.10%	0.20%	NA	NA	NA	0.00%	1.75%	1.42%			
	LIBRERÍAS Y MEDIOS IMPRESOS	0.81%	2.60%	2.29%	1.54%	6.18%	2.14%	0.00%	4.99%	1.88%	1.48%	2.25%	1.49%	1.40%	1.53%	1.47%	1.65%	4.00%	1.92%	0.89%	6.17%	2.41%	0.00%	6.80%	1.94%	0.00%	3.95%	2.05%	3.00%	3.00%	3.00%	0.90%	3.76%	1.59%			
	REPUESTOS Y TALLERES	0.81%	4.40%	3.02%	1.15%	6.18%	2.28%	1.55%	5.83%	2.05%	0.00%	2.10%	1.72%	1.50%	2.42%	1.96%	1.20%	2.84%	1.32%	1.00%	6.17%	2.87%	0.00%	7.74%	2.20%	0.19%	5.79%	2.58%	2.00%	2.75%	2.18%	0.00%	6.80%	1.56%			
	SEGUROS	1.77%	1.77%	1.77%	1.22%	1.49%	1.23%	0.00%	5.00%	1.32%	5.00%	5.00%	5.00%	1.43%	1.48%	1.46%	1.30%	4.00%	1.57%	1.40%	3.58%	1.86%	1.21%	1.95%	1.31%	0.00%	2.44%	1.48%	1.68%	1.80%	1.70%	0.00%	2.03%	1.53%			
	SERVICIOS CLÍNICOS Y DE BELLEZA	0.80%	6.80%	2.27%	0.89%	6.18%	1.84%	0.00%	4.12%	1.70%	0.00%	2.95%	1.56%	1.16%	1.57%	1.37%	0.00%	3.55%	1.32%	1.00%	6.17%	2.23%	0.00%	6.80%	1.68%	0.00%	3.65%	1.93%	2.20%	3.50%	2.24%	0.00%	6.80%	1.54%			
	SERVICIOS PARA EL HOGAR Y DECORACIÓN	0.80%	4.14%	2.28%	1.00%	5.99%	1.81%	0.00%	6.00%	1.86%	1.00%	6.80%	1.49%	1.25%	1.92%	1.59%	1.50%	3.20%	1.67%	1.50%	6.16%	2.37%	0.00%	6.80%	1.75%	0.00%	4.73%	2.10%	NA	NA	NA	0.00%	5.15%	1.50%			
	SERVICIOS PÚBLICOS	0.81%	1.87%	1.67%	1.00%	2.25%	1.09%	0.00%	2.65%	1.72%	1.00%	1.26%	1.03%	0.00%	0.06%	0.53%	1.18%	1.20%	1.18%	1.28%	2.89%	0.47%	0.15%	4.54%	1.23%	0.00%	1.91%	1.21%	NA	NA	NA	0.90%	2.00%	0.91%			
	SUPERMERCADOS	0.81%	3.55%	2.30%	0.39%	4.44%	1.58%	1.19%	4.04%	1.59%	0.00%	2.50%	1.31%	1.50%	1.65%	1.58%	1.69%	2.00%	1.70%	0.98%	4.50%	1.83%	0.00%	6.45%	1.55%	0.00%	4.49%	1.81%	1.85%	1.85%	1.85%	0.00%	4.33%	1.46%			
	TELECOMUNICACIONES	0.81%	2.01%	1.78%	1.23%	4.50%	1.65%	1.31%	3.00%	1.33%	NF	NF	NF	1.15%	1.15%	1.15%	NA	NA	NA	1.16%	6.03%	1.86%	0.94%	4.58%	1.50%	0.00%	3.12%	1.73%	NA	NA	NA	0.00%	2.92%	1.53%			
	TV SUSCRIPCIÓN	NA	NA	NA	1.48%	1.69%	1.63%	1.31%	3.58%	1.46%	NF	NF	NF	NA	NA	NA	NA	NA	NA	1.10%	4.22%	1.92%	2.03%	2.15%	2.05%	1.90%	1.90%	1.90%	NA	NA	NA	1.30%	1.63%	1.30%			
	VESTUARIO Y ACCESORIOS	0.81%	5.75%	2.91%	1.14%	6.18%	1.88%	1.00%	6.00%	1.89%	1.15%	6.80%	1.51%	1.34%	1.89%	1.62%	1.40%	3.42%	1.57%	1.20%	6.13%	2.17%	0.00%	6.80%	2.04%	0.00%	4.55%	2.16%	0.00%	0.00%	0.00%	0.00%	6.80%	1.62%			

PRODUCTO	SEGMENTO	DAVIVIENDA			BANCO PICHINCHA SA			AV VILLAS			BANCOOMEVA			FINANDINA			COOPCENTRAL			FINANCIERA JURISCOOP			CREDIVALORES			FALABELLA			COLTEFINANCIERA			COMULTRASAN		
		Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %	Comisión MIN %	Comisión MAX %	Comisión PROM %			
CRÉDITO	AGENCIAS Y AEROLÍNEAS	0.00%	2.82%	1.08%	1.40%	2.00%	1.61%	0.94%	1.61%	1.44%	0.20%	2.91%	2.12%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.68%	1.68%	1.68%	NA	NA	NA	NA	NA	NA	
	AGROPECUARIO	0.00%	6.05%	1.43%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	ALMACÉN POR DEPARTAMENTOS	0.92%	4.46%	1.38%	NA	NA	NA	1.22%	2.30%	1.60%	1.20%	3.57%	2.56%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	AUTOMOTORES Y SERVICIOS DE TRANSPORTE	0.00%	6.05%	1.67%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.13%	2.14%	2.13%	NA	NA	NA	NA	NA	NA	
	BARES Y RESTAURANTES	0.00%	6.05%	2.01%	1.70%	4.01%	2.87%	1.17%	3.70%	1.89%	0.02%	3.68%	2.60%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.55%	1.55%	1.55%	NA	NA	NA	NA	NA	NA	
	CALZADO Y CUERO	0.00%	6.05%	1.95%	0.00%	4.09%	2.32%	1.40%	3.91%	1.63%	2.40%	3.00%	2.67%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.34%	2.34%	2.34%	NA	NA	NA	NA	NA	NA	
	COMBUSTIBLES Y SERVITECAS	0.00%	6.00%	0.62%	1.14%	3.17%	1.92%	0.00%	3.18%	0.96%	0.00%	2.50%	1.74%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	COMIDAS RÁPIDAS	0.00%	5.64%	1.86%	1.40%	4.42%	2.45%	1.18%	4.34%	1.36%	0.00%	3.56%	2.47%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	DROGUERÍAS	0.00%	6.05%	1.88%	1.00%	3.76%	1.65%	1.37%	4.79%	1.89%	1.45%	3.14%	2.50%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	EDUCACIÓN	0.00%	6.05%	1.49%	1.20%	2.64%	1.46%	0.90%	2.42%	1.28%	1.29%	2.50%	1.90%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.32%	1.32%	1.32%	NA	NA	NA	NA	NA	NA	
	ELECTRODOMÉSTICOS Y ELECTRÓNICOS	0.00%	3.66%	1.41%	1.45%	2.96%	1.78%	0.80%	3.70%	0.94%	1.20%	2.42%	1.65%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	GENERAL	0.00%	6.05%	1.37%	0.00%	3.67%	1.75%	0.00%	3.50%	1.17%	0.00%	3.54%	2.13%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.37%	2.94%	2.14%	NA	NA	NA	NA	NA	NA	
	HOTELES Y CLUBES SOCIALES	0.00%	6.00%	1.51%	1.30%	2.50%	1.58%	1.00%	2.02%	1.25%	1.16%	2.18%	1.70%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.49%	1.50%	1.49%	NA	NA	NA	NA	NA	NA	
	IMPUESTOS NACIONALES, MUNICIPALES Y DISTRITALES	0.00%	3.18%	0.95%	N/A	N/A	N/A	0.00%	1.94%	1.91%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	LIBRERÍAS Y MEDIOS IMPRESOS	0.00%	6.05%	1.73%	1.99%	2.98%	2.54%	1.37%	3.46%	2.09%	1.80%	2.55%	2.30%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	REPUESTOS Y TALLERES	0.00%	6.05%	2.14%	1.80%	3.98%	2.63%	1.37%	3.70%	1.68%	1.50%	4.01%	2.79%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.89%	2.90%	2.90%	NA	NA	NA	NA	NA	NA	
	SEGUROS	0.00%	3.80%	1.43%	N/A	N/A	N/A	1.24%	1.81%	1.51%	1.60%	3.00%	2.08%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.95%	1.95%	1.95%	NA	NA	NA	NA	NA	NA	
SERVICIOS CLÍNICOS Y DE BELLEZA	0.00%	6.05%	1.72%	1.50%	3.69%	1.94%	1.22%	3.07%	1.53%	1.20%	3.00%	2.02%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.54%	1.54%	1.54%	NA	NA	NA	NA	NA	NA		
SERVICIOS PARA EL HOGAR Y DECORACIÓN	0.00%	6.05%	1.89%	2.00%	4.26%	2.83%	0.90%	4.00%	0.94%	1.25%	3.00%	2.21%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.19%	2.19%	2.19%	NA	NA	NA	NA	NA	NA		
SERVICIOS PÚBLICOS	0.00%	2.23%	1.32%	0.70%	1.35%	1.05%	0.00%	1.86%	0.55%	1.60%	1.60%	1.60%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
SUPERMERCADOS	0.00%	4.52%	1.61%	1.21%	3.55%	1.87%	0.90%	2.80%	1.56%	0.95%	3.70%	2.02%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
TELECOMUNICACIONES	0.50%	3.89%	1.34%	1.30%	2.24%	1.87%	1.14%	2.20%	1.48%	1.46%	2.73%	2.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
TV SUSCRIPCIÓN	0.48%	1.60%	0.58%	N/A	N/A	N/A	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
VESTUARIO Y ACCESORIOS	0.00%	6.05%	1.74%	1.20%	4.16%	2.07%	1.19%	3.88%	1.62%	1.70%	3.24%	2.25%	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

CREDIBANCO, administradora del sistema
abierto de tarjetas débito y crédito VISA

Información correspondiente al trimestre 1 de octubre al 31 de diciembre de 2019

Publicación Cuotas de Manejo de los Establecimientos de Crédito Emisores de la Franquicia Visa

PRODUCTO	TARJETA	BANCO AGRARIO		BANCO DE BOGOTÁ		BANCO DE OCCIDENTE		BANCO POPULAR		ITAÚ		BANCO GNB SUDAMERIS		BANCOLOMBIA		COOPCENTRAL		FINANCIERA JURISCOOP		COLTEFINANCIERA		COMULTRASAN	
		CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)
CRÉDITO	Visa Signature	NA	NA	0	38,300	0	111,000	0	33,600	0	34,500	0	60,000	NA	NA	NA	NA	0	28,500	NA	NA	NA	NA
	Visa Platinum	NA	NA	0	29,700	0	98,973	0	26,300	0	27,500	0	63,600	0	30,700	12,300	26,900	0	20,000	19,500	29,000	NA	NA
	Visa Oro	0	23,731	0	26,600	0	83,200	0	23,100	0	24,500	0	55,800	0	31,800	12,100	22,000	0	13,000	18,000	24,000	NA	NA
	Visa Clásica	0	20,636	0	22,800	0	76,239	0	20,100	0	20,500	0	48,600	0	23,200	9,500	18,900	0	8,700	15,000	20,000	0	1,900
	Visa Corporativa	NA	NA	0	81,700	0	74,800	NA	NA	0	78,000	0	39,000	0	24,300	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Distribución	NA	NA	0	0	0	42,150	0	3,000	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Empresarial	0	65,000	0	31,500	0	77,200	0	23,600	NA	NA	0	0	0	27,100	22,000	22,000	NA	NA	NA	NA	NA	NA
	Visa Infinite	NA	NA	0	41,900	0	40,500	NA	NA	0	35,500	NA	NA	0	41,200	NA	NA	NA	NA	24,000	38,900	NA	NA
	Promedio ponderado Crédito	\$ 4,846.99		\$ 39,247.00		\$ 25,282.88		\$ 10,235.55		\$ 16,046.32		\$ 12,350.00		\$ 10,682.00		\$ 11,944.00		\$ 19,480.00		\$ 23,550.00		\$ 1,900.00	

PRODUCTO	TARJETA	BBVA		BANCO CAJA SOCIAL		CITIBANK		COLPATRIA		DAVIVIENDA		AV VILLAS		BANCO PICHINCHA S.A.		BANCOOMEVA		BANCO FINANDINA		CREDIVALORES		FALABELLA	
		CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)
CRÉDITO	Visa Signature	NA	NA	NA	NA	NA	NA	0	38,290	0	37,200	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Platinum	0	121,500	0	80,500	NA	NA	0	31,290	0	29,900	5,450	88,700	0	78,200	0	28,000	NA	NA	NA	NA	NA	NA
	Visa Oro	0	88,600	0	74,400	NA	NA	0	28,290	0	26,500	5,450	79,300	0	58,400	0	24,000	18,000	66,900	NA	NA	NA	NA
	Visa Clásica	0	62,900	0	61,800	NA	NA	0	24,290	0	22,250	5,450	68,550	0	52,350	0	20,030	NA	NA	9,900	30,500	NA	NA
	Visa Corporativa	0	75,000	NA	NA	5,500	40,000	NA	NA	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Distribución	0	20,900	0	7,000	NA	NA	NA	NA	0	265,400	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Empresarial	0	75,000	0	69,650	NA	NA	0	30,450	0	23,100	79,300	79,300	0	78,200	0	60,000	NA	NA	NA	NA	NA	NA
	Visa Infinite	NA	NA	NA	NA	NA	NA	0	41,290	0	0	N/A	N/A	0	109,100	NA	NA	NA	NA	NA	NA	NA	NA
	Promedio ponderado Crédito	\$ 21,169.53		\$ 18,273.00		\$ 682.73		\$ 34,543.00		\$ 11,297.00		\$ 25,891.15		\$ 55,452.00		\$ 15,144.00		\$ 51,450.00		\$ 17,970.84		NA	

PRODUCTO	TARJETA	BANCO AGRARIO		BANCO DE BOGOTÁ		BANCO DE OCCIDENTE		BANCO POPULAR		ITAÚ		BANCO GNB SUDAMERIS		BANCOLOMBIA		COOPCENTRAL		FINANCIERA JURISCOOP		COLTEFINANCIERA		COMULTRASAN	
		CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)
DÉBITO	Visa Débito Clásica	NA	NA	0	12,450	NA	NA	NA	NA	NF	NF	0	0	NA	NA	NA	NA	NA	NA	NA	NA	0	4,300
	Visa Débito Oro	NA	NA	0	12,450	NA	NA	NA	NA	NF	NF	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Débito Platinum	NA	NA	0	12,450	NA	NA	NA	NA	NF	NF	N/A	N/A	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Débito Signature	NA	NA	NA	NA	NA	NA	NA	NA	NF	NF	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Débito Infinite	NA	NA	NA	NA	NA	NA	NA	NA	NF	NF	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Electron	0	11,000	0	12,450	NA	NA	0	11,500	NF	NF	0	0	NA	NA	0	8,000	0	9,245	NA	NA	NA	NA
	Visa Prepago Electron	NA	NA	0	12,450	NA	NA	NA	NA	NF	NF	NA	NA	0	9,550	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Prepago Nóminas	NA	NA	NA	NA	NA	NA	NA	NA	0	4,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Promedio ponderado Débito	\$ 1,414.65		\$ 1,417.09		NA		\$ 524.71		\$ 3.40		\$ 0.00		\$ 8,011.00		\$ 5,954.00		\$ 6,780.00		NA		4,300.00	

PRODUCTO	TARJETA	BBVA		BANCO CAJA SOCIAL		CITIBANK		COLPATRIA		DAVIVIENDA		AV VILLAS		BANCO PICHINCHA S.A.		BANCOOMEVA		FINANDINA		CREDIVALORES		FALABELLA	
		CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)	CUOTA MÍN.(\$)	CUOTA MÁX.(\$)
DÉBITO	Visa Débito Clásica	0	11,500	NA	NA	NA	NA	0	0	410	11,500	NA	NA	NA	NA	0	11,310	0	0	NA	NA	NA	NA
	Visa Débito Oro	NA	NA	NA	NA	NA	NA	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Débito Platinum	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Débito Signature	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Débito Infinite	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Electron	0	11,500	0	12,000	NA	NA	0	0	2,500	11,500	NA	NA	0	11,400	0	11,310	NA	NA	NA	NA	NA	NA
	Visa Prepago Electron	NA	NA	NA	NA	NA	NA	NA	NA	0	4,800	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Visa Prepago Nóminas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Promedio ponderado Débito	\$ 1,390.43		\$ 70.00		NA		\$ 0.00		\$ 11,170.00		N/A		\$ 8,274.00		\$ 1,694.00		\$ 0.00		NA		NA	

Fuente: Establecimiento de Crédito emisores Visa

N/A - No Aplica por que el banco no emite este producto

NF - No Facturó en el periodo

BANCO AGRARIO

Los cobros de cuota de manejo para tarjeta Visa Crédito están expresados en mes anticipado, excepto para tarjeta Visa Empresarial que es trimestre anticipado. Para tarjeta Visa Electron es mes anticipado.

BANCO DE BOGOTÁ

“El cobro para tarjeta Crédito Visa esta expresado en mes anticipado, excepto para Visa Crédito Platinum y Corporativa que es trimestre anticipado. Para tarjeta Débito y Electron Visa esta expresado en mes anticipado No se cobra la cuota de manejo en dolares si se utiliza la tarjeta en el exterior.”

BANCO DE OCCIDENTE

El cobro para tarjeta Crédito es trimestre anticipado excepto para tarjeta crédito Visa infinite que es mes anticipdo.

BANCO POPULAR

El cobro de las cuotas de manejo de las tarjetas del Banco Popular se realizan mes Anticipado, para el producto visa distribución se realiza mes vencido y para las tarjeta electron mes anticipado.

ITAÚ

Los cobros de cuota de manejo para tarjetas Crédito Visa están expresados en mes vencido. Las tarjetas de crédito Visa Corporativa tienen parametrizado cobro trimestre vencido y trimestre anticipado. Tarjeta débito visa prepago nóminas es en mes vencido.

GNB SUDAMERIS

El cobro para tarjeta Crédito es trimestre vencido.

BANCOLOMBIA

Los cobros de cuota de manejo para tarjeta Crédito están expresados en mes anticipado, y para tarjeta Visa prepago Electron en mes vencido.

BBVA

El cobro para tarjeta Crédito es trimestre anticipado y para tarjeta Débito y Electron es mes anticipado.

BANCO CAJA SOCIAL

El cobro para tarjeta Crédito es trimestre anticipado y para tarjeta Visa Electron es mes anticipado.

CITIBANK

El cobro para tarjeta Visa Crédito es mes anticipado.

COLPATRIA

El cobro para tarjeta Crédito y Débito es mes anticipado.

DAVIVIENDA

El cobro para tarjeta Crédito, Débito y Electron es mes anticipado.

AV VILLAS

El cobro para tarjeta Crédito es trimestre anticipado.

BANCO PICHINCHA S.A.

El cobro para tarjeta Crédito es trimestre anticipado y para tarjeta Visa Electron es mes anticipado.

BANCOOMEVA

El cobro para tarjeta Débito y Electron es mes vencido; para productos crédito el cobro de la cuota de manejo es mes vencido, excepto para Visa Empresarial que es trimestre anticipado.

COOPCENTRAL

El cobro para tarjeta Crédito y Visa Electron es mes vencido.

FINANDINA

El cobro para tarjeta Crédito Oro es mensual y trimestral.

FINANCIERA JURISCOOP

El cobro para la tarjeta de Crédito y para Visa Electron es mes vencido.

CREDIVALORES

El cobro para la tarjeta Crédito Clásica es mesual y trimestral.

COLTEFINANCIERA

El cobro para tarjeta Crédito es mes vencido.

COMULTRASAN

El cobro para tarjeta Crédito Clásica es mes anticipado.