



## *PASS THROUGH FEE SCHEDULE (EXTERNAL)*

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### Reference Guide for Card Brand Pass Through Fees

Visa, Mastercard, Discover, American Express, and Star Access

(U.S. and U.S. Territories)

Spring 2023

# CARD ORGANIZATION PASS-THROUGH FEE SCHEDULE

Visa®	Fee Description	Rate	Fee Definition
Visa US Acquirer Service Fee (Assessment Fee) Debit Products	Visa Assessment Fee DB	0.13%	Assessed to all Visa settled debit and prepaid transactions.
Visa US Acquirer Service Fee (Assessment Fee) Credit Products	Visa Assessment Fee CR	0.14%	Assessed to all Visa settled credit transactions.
Visa International Service Fee Base (ISA)	Visa Intl Service Fee - Base	1.00%	Applies to any transaction in which the merchant's country of domicile differs from the country where the card was issued and the transaction was settled in USD. (i.e. U.S. Merchant, Non U.S. Issued Card, USD)
Visa International Service Fee Enhanced	Visa Intl Service Fee - Enh	1.40%	Applies to any transaction in which the merchant's country of domicile differs from the country where the card was issued and the transaction was not settled in USD. (i.e. U.S. Merchant, Non U.S. Issued Card, Non-USD)
Visa International Acquirer Fee	VI Intl Acq Fee	0.45% or 0.90%	Assessed on all Non U.S. Issued card transactions acquired by merchants located in the U.S. (For High-Risk MCC's 5962, 5966 & 5967, fee is 0.90%, all others fee is 0.45%)
Visa Acquirer Processing Fee (APF) – Signature Debit (US Issued)	VI Network Acq Proc Fee U.S. DB/PP	\$0.0155	Applies to all Visa-branded signature debit authorizations acquired in the U.S. when the card is U.S. issued and include POS Check and Visa ReadyLink authorizations. This fee may be part of a bundled Access Fee, please refer to your contract.
Visa Acquirer Processing Fee (APF) - Signature Credit (US Issued)	VI Network Acq Proc Fee U.S. CR	\$0.0195	Applies to all Visa-branded signature credit authorizations acquired in the U.S. when the card is U.S. issued and include POS Check and Visa ReadyLink authorizations. This fee may be part of a bundled Access Fee, please refer to your contract.
Visa Acquirer Processing Fee (APF) – Signature Debit (Non-U.S. Issued)	VI Ntwk Acq Proc Fee INTL D/P	\$0.0355	Applies to all Visa-branded signature debit authorizations acquired in the U.S. when the card is non-U.S. issued and includes POS Check and Visa ReadyLink authorizations.
Visa Acquirer Processing Fee (APF) - Signature Credit (Non-U.S. Issued)	VI Ntwk Acq Proc Fee INTL CR	\$0.0395	Applies to all Visa-branded signature credit authorizations acquired in the U.S. when the card is non-U.S. issued and includes POS Check and Visa ReadyLink authorizations.
Visa Zero Dollar Verification - Domestic Credit	Visa Zero Acct Ver CR Fee	\$0.035	Applies to Zero Dollar Verification messages (approved and declined) for U.S. issued credit card transactions. Zero Dollar Verification messages include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations.
Visa Zero Dollar Verification - Domestic Debit	Visa Zero Acct Ver DB Fee	\$0.03	Applies to Zero Dollar Verification messages (approved and declined) for U.S. issued debit card transactions. Zero Dollar Verification messages include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations.
Visa Zero Dollar Verification - International	Visa Zero Acct Ver INTL Fee	\$0.07	Applies to Zero Dollar Verification messages (approved and declined) for Non-U.S. issued card transactions. Zero Dollar Verification messages include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations.

Visa®	Fee Description	Rate	Fee Definition
Visa Misuse of Authorization	Visa Misuse of Auth Fee	\$0.09	Applies to approved and partially-approved electronic authorizations that cannot be matched to a settled transaction within the following timeframe: Travel & Entertainment (T&E) merchants = 20 days; all others = 10 days. If an authorization was attempted and received but the transaction was not settled, merchants must electronically reverse the authorization within 24 hours for all card present transactions and 7 days for card not present transactions.
Visa Zero Floor Limit	Visa Zero Floor Limit Fee	\$0.20	Applies when a sale is settled without the required authorization (transaction id is used to match the authorization to settled sale). All transactions above zero dollars require an authorization approval. This fee can be avoided by only settling transactions that have been approved. If an authorization is declined, the merchant must request another form of payment.
Visa Credit & Debit Integrity Fee (Transaction Integrity Fee)	VI Transaction Integrity Fee	\$0.10	Applies to consumer, commercial, and business credit transactions, in addition to, regulated and non-regulated Signature Debit and Prepaid card transactions, that do not request Custom Payment Service (CPS) participation or fail CPS qualifications. This fee applies to U.S. merchants accepting U.S. issued cards.
Visa Partial Authorization Non-Participation Fee	Visa Partial Auth NP Trans Fee	\$0.01	Applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate.
Visa Staged Digital Wallet Fee	VI Staged Digital Wallet Fee	\$0.10	Assessed on all settled purchase transactions and account funding transactions (AFT's), performed by a staged digital wallet operated, when a BAI value of WT is submitted.
Visa Base II System File Fee	VI Base II System File Fee	\$0.0018	Assessed per transaction and applies to each BASE II Clearing and Settlement processing. This fee may be part of a bundled Access Fee, please refer to your contract.
Fixed Acquirer Network Fee (FANF)	Visa Network Fee CP, Visa Network Fee CNP	Varies	Fixed Acquirer Network Fee (FANF) for Visa transactions is a monthly fixed fee which may vary each month. The charge is determined by variables outlined below: (Please review the document entitled Visa FANF Fee Schedule for fee amounts) - For <b>Card Present</b> Processing (excluding fast food and merchant aggregators), refer to Tables 1A and 1B: The applicable monthly fee will be calculated based on the number of active processing merchant locations (per individual card acceptor ID) and your Merchant Category Code (MCC), per taxpayer id, per month. - For <b>Card Not Present</b> Processing (including merchant aggregators and all fast food Visa sales), refer to Table 2: The applicable monthly fee will be determined based on monthly gross Visa sales volume per taxpayer ID, per month.
Visa Base II Credit Voucher Fee - Debit	VI Base II Credit Voucher Fee U.S. DB/PP	\$0.0155	Applies to all credit voucher transactions for U.S. credit, debit, and prepaid card transactions.
Visa Base II Credit Voucher Fee - Credit	VI Base II Credit Voucher Fee U.S. CR	\$0.0195	Applies to all credit voucher transactions for U.S. credit card transactions.
Visa Base II Credit Voucher Fee - Debit (Non-U.S. Issued)	VI Base II Credit Voucher Fee INTL DB/PP	\$0.0355	Applies to all credit voucher transactions for Non U.S. debit and prepaid transactions.
Visa Base II Credit Voucher Fee - Credit (Non-U.S. Issued)	VI Base II Credit Voucher Fee INTL CR	\$0.0395	Applies to all credit voucher transactions for Non U.S. credit transactions.
Visa Acquirer B2B Virtual Service Fee Domestic	VI Acq B2B Virtual Svc Fee DOM	0.60%	Applies to all B2B virtual payment transactions for U.S. transactions.
Visa Acquirer B2B Virtual Service Fee International	VI Acq B2B Virtual Svc Fee INTL	1.55%	Applies to all B2B virtual payment transactions for International transactions.
Visa Acquirer B2B Virtual Service Fee Intraregional	VI Acq B2B Virtual Svc Fee INTRA	1.00%	Applies to all B2B virtual payment transactions for Intraregional transactions.
Visa Excess Reattempts	VI Decline Tran Resub Fee	\$0.10	Applies to authorization reattempts on declined transactions that exceeded the maximum of 15 reattempts in a 30-day period.
Visa Excess Reattempts - Non-U.S. Issued	VI Decline Tran Resub Fee XBOR	\$0.15	Applies to authorization reattempts on declined cross border transactions that exceeded the maximum of 15 reattempts in a 30-day period.

Visa®	Fee Description	Rate	Fee Definition
Visa Issuer Never Will Never Approve-Reattempt	VI Never Approve Reattempt Fee	\$0.10	Applies to authorization reattempts on declined transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa Issuer Never Will Never Approve-Reattempt Cross Border	VI Never Approve Reatt Xborfee	\$0.15	Applies to authorization reattempts on declined cross border transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa Excessive Chip Fallback Fee	VI-Excessive Chip Fallback Fee	\$0.10	Applies for each fallback transactions occurring at merchant locations with a fallback rate of 10% or more. Fallback rate is the number of magnetic-stripe fallback authorization transaction per the total number of electronically read authorizations.
Visa Stop Payment Service (VSPS) Repeat Authorization Decline Fee	VISA STOP PAYMENT SERVICE FEE	\$1.00	Applies to authorization reattempts on declined transactions following three previous attempts by the same VSPS stop instruction.
Consumer Bill Payment Participation Fee	VI US CBPS Participation Fee	\$0.20	Applies to all of the registered merchant's transactions who is participating in Consumer Bill Payment Service (CBPS).
Marketplace Program Fee	VI Marketplace Program Fee	0.30%	Applies to marketplace's foreign retailer volume. If the marketplace foreign indicator or reporting is not provided, this fee will be assessed on all volume (domestic and foreign).
Visa Address Verification Fee	VI Address Ver Svc Fee	\$0.001	Address verification service (AVS) enables merchants to verify a cardholder's billing address with their issuing bank for Card-Not-Present transactions. The fee is assessed per authorization when the address verification yields a usable AVS result.
Visa Non-Domestic Settlement Charge	VI-NON DOMESTIC SETTLE CHARGE	0.10%	The non-domestic settlement charge will be assessed when the merchant local country currency and is different than the acquirer-selected settlement currency.
Visa Integrity Detail Report	VI INTEGRITY FEE DETAIL REPORT	\$0.002	Fee for monthly detail report for Visa.
BASE II Return Fee	VI-BASE 2 RETURN FEE	\$5.00	Applies to rejected transactions where the account was listed on the Exception File or Card Recovery Bulletin (CRB) on the purchase date of the transaction.
Visa Manual Cash Disbursement Switch Fee	VI- Manual Cash Disbursement Switch Fee	\$0.15	Applies to domestic U.S. manual cash transactions
Visa Annual VBASS Fee	VI ANNUAL VBASS FEE	\$6,000.00	Annual fee for the use of the Visa BIN Attribute Sharing Service (VBASS) (Should be applied to a single outlet per merchant).
Visa Estimated Auth Fee	VI ESTIMATED AUTH FEE	0.02%	Applies to estimated authorizations where the final amount is not known.
Visa Incremental Auth Fee	VI INCREMENTAL AUTH FEE	0.02%	Applies to incremental authorizations to revise a previously authorized amount or to extend a pre-authorization's expiration date.
Visa CVV2 Fee	VI CVV2 RESULT M OR N FEE	\$0.0025	Assessed per transaction when the CVV2 code verification result yields a match (M) or no match (N).
Visa POS Entry Mode 91 Transaction Fee	VI MAG STRIPE CONTACTLESS FEE	\$0.10	Assessed for each POS Entry Mode 91 Magnetic-Stripe Data (MSD) transaction
Visa Account Name Inquiry Fee	VI ACCOUNT NAME INQUIRY FEE	\$0.05	Applies to account name inquiries performed in account verification requests.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Acquirer Brand Volume (Assessment Fee)	Mastercard Assessment Fee	0.13%	Assessed to all Mastercard sale transactions.
Mastercard Acquirer Brand Volume for transactions => \$1000 USD (Assessment Fee)	MC Assessment Tran Amt >=\$1K	0.01%	An additional Mastercard Assessment Fee is assessed to all Mastercard sale transactions greater than or equal to \$1,000 USD.
Mastercard US Cross Border USD	US Cross Border Fee	0.60%	Applies to any transaction in which the Client's country of domicile differs from the country where the card was issued and the transaction was settled in USD.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard US Cross Border non-USD	US Cross Border Fee, NONUSD	1.00%	Applies to any transaction in which the Client's country of domicile differs from the country where the card was issued and the transaction was settled in Non-USD.
Mastercard Network Access Brand Usage (NABU)	MC Network Access Settlement Fee, MC Network Access Auth Fee	\$0.0195	Assessed on each authorization record, Collection Only and Return/Credit settled transactions from US merchants for U.S. cardholders. This fee may be part of a bundled Access Fee, please refer to your contract.
Mastercard Account Status Inquiry Service Fee – Inter-regional	MC Acct Status Inq Svc Interre	\$0.03	Assessed to card present Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region. (US Merchant/Non US Issued Card)
Mastercard Account Status Inquiry Service Fee – Intra-regional	MC Acct Status Inq Svc Intrare	\$0.025	Assessed to card present Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region. (US Merchant/US Issued Card)
Mastercard Global Acquirer Support Fee	MC Global Acq Support Fee	0.85%	Applies to sale transactions that are acquired in the U.S. region and that are initiated with cards that are issued outside the U.S. region.
Mastercard AVS Card Present	MC Acquirer AVS Billing	\$0.01	Assessed per card present authorization request with AVS (Address Verification Service).
Mastercard TPP/License Fee	MC License Volume Fee	Varies	Mastercard License Fee is a calculated fee based on an Acquirer's prior calendar year credit and signature debit volume total. Variable by Acquirer and is assessed on MC gross sales.
Mastercard No Auth 1st Chargeback Fee	No Auth 1ST CB MC Fee	\$50.00	Fee amount times number of CB No Auth transactions sent to Fee Billing on monthly MISC Bill file.
Mastercard No Auth Reversal of Fee	No Auth Reversal of MC Fee	(\$50.00)	Fee amount times number of CB No Auth reversal transactions sent to Fee Billing on monthly MISC Bill file. A positive rate (+) will bill the merchant. If entered as negative (-), the merchant will be refunded.
Mastercard No Auth 2nd Chargeback Fee	No Auth 2ND CB MC	\$150.00	Fee amount times number of CB No Auth transactions sent to Fee Billing on monthly MISC Bill file.
Mastercard CVC2 Fee	MC CVC2 Transaction Fee	\$0.0025	Assessed to transactions acquired in the U.S. Region with the CVC2 (Three digit code on the back of the Mastercard issued card) included in the transaction for authorization and where the CVC2 response value equals 'M' (Match) or 'N' (Invalid/did not match). The fee will not be applied to Account Status Inquiry (ASI) requests.
Mastercard Digital Enablement Fee	MC-Auth Digital Enablement Fee	0.02% (\$0.02 Min) (\$0.20 Max)	Assessed to all consumer credit, commercial and signature debit for select card not present transactions. The fee will apply based on the presence of the data element 22 subfield 5 values of 1, 2, 3, 4, 5 & 9.
Mastercard Global Wholesale Travel B2B Fee	MC GLBL Wholesale Trav B2B Fee	1.57%	Assessed to all qualifying Wholesale Travel B2B sales transactions.
Mastercard SecureCode Transaction Fee - Quantity Based	SecureCode Transaction Fee	\$0.05	Applies to Verification Requests for Mastercard SecureCode transactions using 3-D Secure version 1.
Mastercard Processing Integrity Fee - Pre Authorization	MC Proc Integ Pre Auth	\$0.045	Assessed for each approved authorization submitted as a pre-authorization that is not fully reversed or cleared within 30 days of the authorization date.
Mastercard Processing Integrity Fee - Undefined Authorization	MC Proc Integ Undef Auth	\$0.045	Assessed for each approved authorization submitted as an undefined authorization that is not fully reversed or cleared within 7 days of the authorization date.
Mastercard Processing Integrity Fee - Final Authorization	MC Proc Integ Final Auth MC PIF Final Auth Min	0.25% (\$0.04 Min)	Assessed for each approved final authorization that is not cleared within 7 calendar days from the authorization date and when the clearing amount differs from the authorization amount or when the clearing currency code differs from the authorization currency code.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Location Fee	MC Monthly Location Fee	\$1.25	Monthly fee for each business location that accepts at least one Mastercard transaction during the calendar month with at least \$200.00 of monthly gross Mastercard volume. The fee will be excluded for merchants set up with MCC's 8393 and 8661. Merchants with the same physical address and tax ID will be considered one merchant location.
Mastercard Freight Program - Acquirer Fee	MC Freight Program Fee	0.50%	Applies to transactions clearing at the Commercial Freight interchange program.
Excessive Authorization Fee	MC TPE Excessive Auth Fee	\$0.10 Effective 1/1/23 \$0.15	Applies after 10 previously declined authorization attempts in the U.S. region on the same account number within a 24 hour period are received. The fee will generate on the 11st authorization attempt.
Nominal Amount Authorization Fee	MC TPE Nominal Amnt Auth Fee	\$0.045	Applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.
Interchange Compliance Downgrade Fee	MC Interchange Downgrade Fee	\$0.15	Assessed on reclassified transactions.
Mastercard Connectivity Kilobyte Fee - Authorization	MC Auth Connectivity Fee	\$0.002294	Mastercard Kilobyte Fee is a file transmission service charged per byte of Authorization data (if applicable). <b><i>This fee may be part of a bundled Access Fee, please refer to your contract.</i></b>
Mastercard Connectivity Kilobyte Fee - Clearing	MC Clear Connectivity Fee	\$0.002294	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing data (if applicable). <b><i>This fee may be part of a bundled Access Fee, please refer to your contract.</i></b>
Mastercard Credential Continuity Fee	MC-Credential Continuity Fee	\$0.03	Applies to recurring payment transaction completed with outdated account credentials at least 10 calendar days after an issuer reported an account update to the Automatic Billing Updater (ABU) issuer account change database.
Mastercard Transaction Processing Excellence (TPE) Fee	MC TPE ACQ Merch Advice Code	\$0.03	Applies to card not present authorization that receives a declined response code with a Merchant Advice Code of Closed Account or Fraudulent or Cardholder Cancelled Agreement within 30 days.
Mastercard Decline Reason Code Service Pricing for Card-Not-Present Transactions	MC-Decline Reason Code Svc Fee	\$0.02	Applies to card not present authorization that receives a declined Merchant Advice Code where updated information was found on the Mastercard Account Billing Updater (ABU) but outdated information was used in the transaction, or the updated credential was not found on Mastercard ABU. It also applies an declined transactions when EMV 3DS was not used or suspected fraud.
Mastercard Installment Program Network Group A Purchase Fee	MC Instlmt Program Fee Pur-INS A	1.30%	Applies to a purchase transaction of the Mastercard Installment Payment program for Card Acceptor Business Group A
Mastercard Installment Program Network Group B Purchase Fee	MC Instlmt Program Fee Pur-INS B	0.10%	Applies to a purchase transaction of the Mastercard Installment Payment program for Card Acceptor Business Group B
Mastercard Installment Program Network Group C Purchase Fee	MC Instlmt Program Fee Pur-INS C	0.00%	Applies to a purchase transaction of the Mastercard Installment Payment program for Card Acceptor Business Group C
Mastercard Installment Program Network Group A Refund Fee	MC Instlmt Program Fee Ref-INS A	-1.15%	Applies to a return transaction of the Mastercard Installment Payment program for Card Acceptor Business Group A
Mastercard Installment Program Network Group B Refund Fee	MC Instlmt Program Fee Ref-INS B	0.00%	Applies to a return transaction of the Mastercard Installment Payment program for Card Acceptor Business Group B
Mastercard Installment Program Network Group C Refund Fee	MC Instlmt Program Fee Ref-INS C	0.00%	Applies to a return transaction of the Mastercard Installment Payment program for Card Acceptor Business Group C
Mastercard Auth Optimizer NSF Fee	MC AUTH OPTIMIZER NSF FEE	\$0.02	Assessed per domestic U.S. Card Not Present transaction with decline reason code 51 and merchant advice code equal to one of the following: 24, 25, 26, 27, 28, 29, 30.

Discover®	Fee Description	Rate	Fee Definition
Discover Assessment Fee	Discover Assessment Fee	0.14%	Assessed to all Discover sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0025	Assessed to all Discover Network Card sales transactions. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover International Service Fee	Discover Intl Service Fee	0.80%	Assessed on the amount of Card Sales (excluding Cash Over) conducted at a Client location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States. This fee is not applicable to JCB and China Union Pay cards.
Discover International Processing Fee	Discover Intl Processing Fee	0.50%	Assessed per Discover settled sale (including cash over amount and cash advance transactions) when the card is issued in a country other than the country that the merchant is located in, excluding JCB and China Union Pay cards.
Discover Network Authorization Fee	Network Authorization Fee	\$0.019	Assessed to all authorizations sent to Discover. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover Program Integrity Fee - Consumer	DS PGRM Integrity Fee Base Sub	\$0.10	Assessed on all transactions downgraded to Base Submission Level Interchange Programs
Discover Program Integrity Fee - Commercial	DS PGRM Integrity Com Base Sub	\$0.10	Assessed on all Discover transactions downgraded to Commercial Base Submission Level Interchange Programs
Discover Account Verification Service Fee	Acct Ver Sv Fee	\$0.02	Applies to zero dollar Verification service. Account Verification service includes the verification of the card account number, address verification.
Discover Address Verification Service Fee	Addr Ver Sv Fee	\$0.005	Address verification service (AVS) enables merchants to verify a cardholder's billing address with their issuing bank. The fee is assessed per authorization request with AVS.
Discover Digital Investment Fee	Dig Inv Fee	0.01%	Assessed Manual/Key Entered, Electronic Commerce, Stored Card Account/Credential on File, Mobile Commerce, and Voice Response Unit transactions.
PayPal Assessment Fee	PayPal Assessment Fee	0.10%	Assessed to all PayPal sales transactions.
PayPal Network Authorization Fee	PayPal Network Auth Fee	\$0.0185	Assessed to all PayPal authorizations.
Discover Ticket Retrieval Fee	Disc TK Rtr Fee	\$1.00	Assessed for each retrieval request (sales receipt, order form, etc.)

STAR Access Dual Message	Fee Description	Rate	Fee Definition
STAR Access Auth Decline Fee	Denied Transactions / Reversals	\$0.10 per transaction	Fee Assessed on all declined STAR Access transactions
STAR Reclass Fee	Reclass Fee	\$0.01 per transaction	Fee Assessed on all STAR Access transactions that are reclassified by STAR
ST Token Exchange Fee	STAR Token Exchange Fee	\$0.01 per transaction	Fee Assessed on each STAR Access transaction for which detokenization service is performed
STAR Auth Request Fee	Pre-Authorization/Authorization	0.10% per transaction	Fee Assessed on all Authorized STAR Access transactions
Star Access Per Tran Fee (CP)	STAR Access Per Tran CP	\$0.10 per CP transaction	Fee Assessed on all STAR Access Card Present transactions.
Star Access Per Tran Fee (CNP)	STAR Access CNP Per Tran Fee	\$0.015 per CNP transaction	Fee Assessed on all STAR Access Card Not Present and Bill Payment transactions.
Star Access Per Tran BPS (CNP)	STAR Access CNP Per Tran bps	0.10% per CNP transaction	Fee Assessed on all STAR Access Card Not Present and Bill Payment transactions.
Star Access Refund Per Tran Fee	ST Refund Per Trans Fee	\$0.04 per refund transaction	Fee Assessed on all STAR Access Refund transactions.

American Express Opt Blue®	Fee Description	Rate	Fee Definition
American Express Assessment Fee	AMEX Assessment Fee	0.165%	Assessed to all American Express Opt Blue sale transactions.
American Express Acquirer Transaction Fee	AMEX Acquirer Transaction Fee	\$0.02	Assessed to all American Express Opt Blue non-debit charges, including credit (consumer and commercial) and prepaid transactions submitted for all industries in the U.S. region.
American Express Opt Blue Continuation Fee	AXP Program Continuation Fee	0.03%	Applied on all American Express Charges, not Credits, submitted under the Program for industries with an Estimated Charge Volume Program limit of \$1,000,000 or less, at the Program Merchant's Establishment, not Industry SE level, with Charge Volume in excess of \$3,000,000 in a rolling twelve (12) month period.

Filing Fees	Fee Description	Rate	Fee Definition
Visa Exception Case Filing Fee	Lost Filing DMS Visa	\$500.00	Billed when Network rules in favor of Issuer
Mastercard Exception Case Filing Fee	Lost Filing DMS MasterCard	\$400.00	Billed when Network rules in favor of Issuer
Discover Exception Case Filing Fee	Lost Filing DMS Discover	\$475.00	Billed when Network rules in favor of Issuer
Star Access Exception Case Filing Fee	Lost Filing DMS STAR	\$500.00	Billed when Network rules in favor of Issuer
Debit Exception Case Filing Fee	Lost Filing Debit Networks	\$500.00	Billed when Network rules in favor of Issuer

*Confidential and Proprietary to Fiserv, Inc. This Fee Schedule provides information about fees charged by the Card Organizations that are passed on to you. The Card Organizations may change their fees or add new fees at their discretion. You will be responsible for paying the fees upon the effective date of the change. The Card Organizations also charge fees related to chargebacks, retrievals, re-presentments and arbitration that are not specifically presented here. You will be responsible for all such fees and charges.*



# Fixed Acquirer Network Fee (FANF) Billing Tables for Visa Transactions

**\*Table 1: Card Present (Excludes Fast Food MCC 5814)**

The monthly Fixed Acquirer Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per location, per merchant (per month)	
		Table 1A (High Volume MCCs)	Table 1B (All Other MCCs)
1-3	1-3	\$2.90	\$2.00
4-6	4-10	\$4.00	\$2.90
7-8	11-50	\$5.00	\$4.00
9	51-100	\$8.00	\$6.00
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	>4,000	\$85.00	\$65.00
		Maximum number of billable locations will be capped at 4,001	
19	<\$200.00 GSV (any # of locations)	\$0.00	
20	\$200.00 - \$1,249.99 GSV (any # of locations)	0.15%	

**\*Table 1A: High Volume MCC Merchants – Card Present<sup>1</sup>**

MCC	MCC Descriptor
3000-3299, 4511	Airlines
3300-3499, 7512	Auto Rental
3500-3999, 7011	Lodging
4411	Steamship/Cruise Lines
4829	Wire Transfer Money Order
5200	Home Supply Warehouse Stores
5300	Wholesale Clubs
5309	Duty Free Stores
5310	Discount Stores
5311	Department Stores
5411	Grocery Stores and Supermarkets
5511	Car and Truck Dealers/New /Used
5532	Automotive Tire Stores
5541	Service Stations
5542	Automated Fuel Dispensers
5651	Family Clothing Stores
5655	Sports / Riding Apparel Stores
5712	Furniture / Equipment Stores
5732	Electronic Stores
5912	Drugstores and Pharmacies
5943	Stationary Stores
7012	Timeshares
7832	Motion Picture Theaters

**\*Table 2: Fast Food (MCC 5814), Card Not Present (MOTO/ECI: 1-9), Merchant Aggregators**

The Fixed Acquirer Network Fee Billing amount is based on Visa Monthly gross sales

Tier	Monthly Gross Sales Volume	Fee per Month
1	< \$199.99	\$0.00
2	\$200 - \$1249.99	0.15%
3	\$1250 - \$3,999.99	\$7.00
4	\$4,000 - \$7,999	\$9.00
5	\$8,000 - \$39,999	\$15.00
6	\$40,000 - \$199,999	\$45.00
7	\$200,000 - \$799,999	\$160.00
8	\$800,000 - \$1,999,999	\$450.00
9	\$2,000,000 - \$3,999,999	\$1,000.00
10	\$4,000,000 - \$7,999,999	\$2,000.00
11	\$8,000,000 - \$19,999,999	\$4,000.00
12	\$20,000,000 - \$39,999,999	\$8,000.00
13	\$40,000,000 - \$79,999,999	\$16,000.00
14	\$80,000,000 - \$399,999, 999	\$45,000.00
15	≥ \$400,000,000	\$75,000.00

<sup>1</sup>Visa Network CP / CNP Fee per Billing Tables 1A, 1B & 2

# CARD ORGANIZATION PASS-THROUGH FEE SCHEDULE - U.S. TERRITORIES

Visa®	Fee Description	Rate	Fee Definition
International Request Fee	LAC VI INTL AUTH REQUEST FEE	\$0.05	This fee is assessed on each international authorization request sent to Visa when the issuing bank is not U.S. or U.S. territories.
Credit Assessment Fee	VISA PR CREDIT ASSESSMENT FEE	0.085%	This is a fee assessed on domestic Visa credit sales volume.
Credit Assessment Fee	VISA USVI CREDIT ASSESSMENT FEE	0.085%	This is a fee assessed on domestic Visa credit sales volume.
Debit Assessment Fee USVI	VISA USVI DEBIT ASSESSMENT FEE	0.015%	This is a fee assessed on domestic Visa debit sales volume for U.S. Virgin Islands.
Debit Assessment Fee PR	VISA PR DEBIT ASSESSMENT FEE	0.015%	This is a fee assessed on domestic Visa debit sales volume for Puerto Rico.
Purchase/Credit Original Fee	LAC VI DOMESTIC PROC FEE	\$0.0062	This fee is assessed on each Visa authorization and clearing domestic transactions and is calculated using a tier-based pricing structure. (9/16 Channel keys the amount - no systemic tiered billing)
Acquirer Administrative Fee	LAC VI ACQUIRER ADMIN FEE	\$0.00005	This is a fee assessed on total Visa volume processed.
LAC Address Verification Fee (AVS)	VI Address Ver Svc Fee	\$0.005	Address verification service (AVS) enables merchants to verify a cardholder's billing address with their issuing bank for Card-Not-Present transactions. The fee is assessed per authorization when the address verification yields a usable AVS result.
LAC Zero Account Verification International	Visa Zero Acct Ver INTL Fee	\$0.025	Applies to Zero Dollar Verification messages (approved and declined) for international issued card transactions. Zero Dollar Verification messages include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2) and Single Message System (SMS) acquired Account Verification authorizations.
B2B Virtual Service Fee International	VI Acq B2B Virtual Svc Fee INTL	1.55%	Applies to all B2B virtual payment transactions for International transactions.
B2B Virtual Service Fee Intraregional	VI Acq B2B Virtual Svc Fee INTRA	1.00%	Applies to all B2B virtual payment transactions for Intraregional transactions.
LAC International Assessment Fee	LAC International Assessment Fee	0.25%	Applies to non domestic transactions.
LAC International Acquirer Fee	VISA LAC INTL ASSESSMENT FEE	0.65%	This fee is assessed on Visa purchase transactions when the issuer country is different from the merchant country.
Visa LAC Secure CF Non Token Fee	VI-LAC SECURE CF NON TOKEN FEE	0.01%	This fee is assessed when the transaction is card not present and non-tokenized.
Visa Data Quality Fee	VI DATA QUALITY FEE	\$0.10	This fee is assessed on domestic transactions for a subset of decline codes that indicates the issuer cannot approve based on the details provided, such as incorrect Card Verification Value 2 or incorrect expiration date. The issuer may approve a reattempted transaction with corrected information.

Visa®	Fee Description	Rate	Fee Definition
Visa LAC Data Quality Fee - Non-U.S. Issued	VI DATA QUALITY FEE XBOR	\$0.25	This fee is assessed on international transactions for a subset of decline codes that indicates the issuer cannot approve based on the details provided, such as incorrect Card Verification Value 2 or incorrect expiration date. The issuer may approve a reattempted transaction with corrected information.
Visa Excess Reattempts	VI Decline Tran Resub Fee	\$0.10	Applies to authorization reattempts on declined transactions that exceeded the maximum of 15 reattempts in a 30-day period.
Visa LAC Excess Reattempts - Non-U.S. Issued	VI Decline Tran Resub Fee XBOR	\$0.25	Applies to authorization reattempts on declined cross border transactions that exceeded the maximum of 15 reattempts in a 30-day period.
Visa Issuer Will Never Approve-Reattempt Fee	VI Never Approve Reattempt Fee	\$0.10	Applies to authorization reattempts on declined transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa LAC Issuer Will Never Approve-Reattempt Fee - Non- U.S. Issued	VI Never Approve Reatt Xborfee	\$0.25	Applies to authorization reattempts on declined cross border transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
LAC Secure Credential Framework fee	VI-LAC SECURE CF NON TOKEN FEE	\$0.00	Applies to fees for certain Card-Not-Present (CNP) transactions processed using a payment token.
LAC International Processing Fee	LAC VI INTL PROCESSING FEE	\$0.15	This fee is assessed on each international clearing request sent to Visa when the issuing bank is not U.S. or U.S. territories.
International Request Fee U.S. Territories	LAC VI INTL AUTH REQUEST FEE UST	\$0.0180	This fee is assessed on each international authorization request sent to Visa from U.S. issuers and U.S. territories issuers.
LAC International Processing Fee U.S. Territories	LAC VI INTL PROCESSING FEE UST	\$0.0550	This fee is assessed on each international clearing request sent to Visa from U.S. issuers and U.S. territory issuer
Cash Assessment Fee	VISA PR CASH ASSESSMENT FEE	0.055%	Fee amount times the Visa PR Cash sales volume.
Cash Assessment Fee	VISA USVI CASH ASSESSMENT FEE	0.055%	Fee amount times the Visa USVI Cash sales volume.
Visa Base II Credit Voucher Fee - Debit	VI BASE II CRVOUCHER FEE INTL DB/PP	\$0.0355	Applies to all credit voucher transactions for Non U.S. debit and prepaid transactions.
Visa Base II Credit Voucher Fee - Credit	VI BASE II CRVOUCHER FEE INTL CR	\$0.0395	Applies to all credit voucher transactions for Non U.S. credit transactions.
Visa International Assessment Purchase Cash Advance	Visa INTL Assessment Purchase CA	0.40%	Applies to non domestic cash advance transactions.
Visa Partial Auth Non Participation Fee (Fuel Merchants)	Visa Partial Auth NP Trans Fee	\$0.01	Applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate.
Visa Zero Floor Limit Fee	Visa Zero Floor Limit Fee	\$0.20	Applies when a sale is settled without the required authorization (transaction id is used to match the authorization to settled sale). All transactions above zero dollars require an authorization approval. This fee can be avoided by only settling transactions that have been approved. If an authorization is declined, the merchant must request another form of payment.
Visa BASE II System File Fee	VI Base II System File Fee	\$0.0018	Assessed per transaction and applies to each BASE II Clearing and Settlement processing. This fee may be part of a bundled Access Fee, please refer to your contract.

Visa®	Fee Description	Rate	Fee Definition
LAC Visa Domestic Auth Fee T1	LAC VI DOMESTIC AUTH FEE T1	\$0.00035	Assessed for domestic authorizations in the Caribbean between \$0.00 and \$1.99.
LAC Visa Domestic Auth Fee T2	LAC VI DOMESTIC AUTH FEE T2	\$0.00042	Assessed for domestic authorizations in the Caribbean between \$2.00 and \$4.99.
LAC Visa Domestic Auth Fee T3	LAC VI DOMESTIC AUTH FEE T3	\$0.00168	Assessed for domestic authorizations in the Caribbean between \$5.00 and \$14.99.
LAC Visa Domestic Auth Fee T4	LAC VI DOMESTIC AUTH FEE T4	\$0.00413	Assessed for domestic authorizations in the Caribbean between \$15.00 and \$49.99.
LAC Visa Domestic Auth Fee T5	LAC VI DOMESTIC AUTH FEE T5	\$0.01428	Assessed for domestic authorizations in the Caribbean \$50.00 and over.
LAC Visa Domestic Clear Fee T1	LAC VI DOMESTIC CLEAR FEE T1	\$0.00015	Assessed for domestic transactions in the Caribbean between \$0.00 and \$1.99.
LAC Visa Domestic Clear Fee T2	LAC VI DOMESTIC CLEAR FEE T2	\$0.00018	Assessed for domestic transactions in the Caribbean between \$2.00 and \$4.99.
LAC Visa Domestic Clear Fee T3	LAC VI DOMESTIC CLEAR FEE T3	\$0.00072	Assessed for domestic transactions in the Caribbean between \$5.00 and \$14.99.
LAC Visa Domestic Clear Fee T4	LAC VI DOMESTIC CLEAR FEE T4	\$0.00177	Assessed for domestic transactions in the Caribbean between \$15.00 and \$49.99.
LAC Visa Domestic Clear Fee T5	LAC VI DOMESTIC CLEAR FEE T5	\$0.00612	Assessed for domestic transactions in the Caribbean \$50.00 and over.
Visa Misuse of Auth Fee LAC	VISA MISUSE OF AUTH FEE LAC	\$0.05	Per-transaction fee assessed for each authorization that cannot be matched to a clearing transaction (or authorization reversal) within the required time frame
Visa Unmatched Clear Fee LAC	VISA UNMATCHED CLEAR FEE LAC	\$0.05	Per-transaction fee assessed monthly for each clearing transaction that cannot be matched to an authorization within the defined time frame
Visa Estimated Auth Fee	VI ESTIMATED AUTH FEE	0.02%	Applies to estimated authorizations where the final amount is not known.
Visa Incremental Auth Fee	VI INCREMENTAL AUTH FEE	0.02%	Applies to incremental authorizations to revise a previously authorized amount or to extend a pre-authorization's expiration date.
Visa Annual VBASS Fee	VI ANNUAL VBASS FEE	\$6,000.00	Annual fee for the use of the Visa BIN Attribute Sharing Service (VBASS) (Should be applied to a single outlet per merchant).

Mastercard®	Fee Description	Rate	Fee Definition
LAC Cross Border Fee USVI (Local)	LAC Cross Border Fee Local	0.45%	This fee is assessed on MasterCard purchase transactions when the issuer country is different from the merchant country. (Currency is merchants local currency)
LAC Cross Border Fee USVI/PR	LAC Cross Border Fee	1.00%	This fee is assessed on MasterCard purchase transactions when the issuer country is different from the merchant country. (Currency other than merchants)
LAC Cross Border Fee PR (Local)	LAC Cross Border Fee Local	0.60%	This fee is assessed on MasterCard purchase transactions when the issuer country is different from the merchant country. (Currency is merchants local currency)
Account Status Inquiry Service – Interregional Fee	Account Status Inquiry Service – Interregional Fee	\$0.03	This fee is assessed on each MasterCard account status inquiry request for Puerto Rico or US Virgin Islands interregional and intraregional transactions.
Account Status Inquiry Service – Intraregional Fee	Account Status Inquiry Service – Intraregional Fee	\$0.025	Assessed to card present Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region. (US Merchant/US Issued Card)
Assessment Fee (Domestic Debit) PR	Assessment Fee Debit PR	0.135%	Applies to Puerto Rico domestic debit sale and refund transactions.
Assessment Fee (Domestic Debit) USVI	Assessment Fee Debit USVI	0.0995%	Applies to U.S. Virgin Islands domestic debit sale and refund transactions.
Assessment Fee (Domestic Credit & Commercial) PR	Assessment Fee Dom CR & COM PR	0.145%	Applies to Puerto Rico domestic credit and commercial sale and refund transactions.
USVI International Assessment Fee	USVI International Assessment Fee	0.25%	This is a fee assessed on international MasterCard sales volume.
PR International Assessment Fee	MC PR INTL ASSESSMENT	0.60%	Assessed on international transactions.
LAC Pre-Authorization Fee (Domestic)	LAC Pre-Authorization Fee DOM	0.05%	Assessed for each approved domestic authorization submitted as a pre-authorization.
LAC Pre-Authorization Fee (Cross Border)	LAC Pre-Authorization Fee XBR	0.07%	Assessed for each approved non-domestic authorization submitted as a pre-authorization.
Authorization Acquirer Access Fee	MASTERCARD ACCESS FEE	\$0.05	This fee is assessed on each international authorization request sent to MasterCard. (Puerto Rico merchant and cardholder is from U.S., Europe, etc.) Based on Billing research, this fee will fire on any transaction (not just those when merchant is PR and card international). No fee was set up to function in this way. As a result, this fee will be used and some revenue/margin will be captured when it's a PR merchant and PR card.
Acquirer Domestic Authorization Fee	LAC MC DOMESTIC AUTH FEE	\$0.0029	This is a fee assessed on MasterCard domestic authorizations and is calculated using a weekly tier-based pricing structure. (9/16 Channel keys the amount - no systemic tiered billing)
Processing Integrity Fee – Not Reversed/Cleared Undefined Authorization	MC Proc Integ Pre Auth	\$0.045	Assessed for each approved authorization submitted as a pre-authorization that is not fully reversed or cleared within 30 days of the authorization date.
Processing Integrity Fee – Not Reversed/Cleared Undefined Pre-Authorization	MC Proc Integ Undef Auth	\$0.045	Assessed for each approved authorization submitted as an undefined authorization that is not fully reversed or cleared within 7 days of the authorization date.

Mastercard®	Fee Description	Rate	Fee Definition
Excessive Authorization Attempts	MC TPE Excessive Auth Fee	\$0.50	Applies after 10 previously declined authorization attempts in the U.S. region on the same account number within a 24 hour period are received. The fee will generate on the 11st authorization attempt.
Mastercard Transaction Processing Excellence (TPE) Fee	MC TPE ACQ Merch Advice Code	\$0.25 Effective 01/01/2022	Applies to card not present authorization that receives a declined response code with a Merchant Advice Code of Closed Account or Fraudulent or Cardholder Cancelled Agreement within 30 days.
Mastercard LAC Decline Reason Code Service Fee	MC LAC Decline Reason Code Srv Fee	0.03% (Min \$0.00025, Max \$0.12)	Applies to card not present authorization that receives a declined Merchant Advice Code where updated information was found on the Mastercard Account Billing Updater (ABU) but outdated information was used in the transaction, or the updated credential was not found on Mastercard ABU.
MC Interchange Downgrade	MC Interchange Downgrade Fee	\$0.15	Assessed on reclassified transactions.
Mastercard Processing Integrity Fee - Final Authorization	MC Proc Integ Final Auth MC PIF Final Auth Min	0.25% (\$0.04 Min)	Assessed for each approved final authorization that is not cleared within 7 calendar days from the authorization date and when the clearing amount differs from the authorization amount or when the clearing currency code differs from the authorization currency code.
MC TPE NOMINAL AMNT AUTH	MC TPE Nominal Amnt Auth Fee	\$0.045	Applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.
MC Freight Program Fee	MC Freight Program Fee	0.50%	Applies to transactions clearing at the Commercial Freight interchange program.
LAC MC Network EXP Assessment Fee	LAC MC NETW EXP ASSESSMENT	0.25%	Applies to purchase volume for LAC Region.
LAC MC International Authorization Fee	LAC MC INTL AUTHORIZATION FEE	\$0.05	Assessed for each non domestic authorization.
LAC MC Domestic Clearing Fee	LAC MC DOMESTIC CLEARING FEE	\$0.004	Assessed for each domestic transactions.
LAC MC International Clearing Fee	LAC MC INTL CLEARING FEE	\$0.15	Assessed for each non domestic transactions.
MC Assessment Tran AMT > \$1,000	MC Assessment Tran AMT > \$1,000	0.01%	An additional Mastercard Assessment Fee is assessed to all Mastercard sale transactions greater than or equal to \$1,000 USD.
Mastercard Processing Integrity Fee - Undefined Authorization	MC PROC INTEG UNDEF AUTH LAC	0.30%	Assessed for each approved authorization submitted as an undefined authorization that is not fully reversed or cleared within 7 days of the authorization date.
Mastercard Processing Integrity Fee - Pre Authorization	MC PROC INTEG PRE AUTH LAC/AP	0.30%	Assessed for each approved authorization submitted as a pre-authorization that is not fully reversed or cleared within 30 days of the authorization date.
Mastercard Connectivity Kilobyte Fee - Authorization	MC Auth Connectivity Fee	Variable	Mastercard Kilobyte Fee is a file transmission service charged per byte of Authorization data (if applicable).
Mastercard Connectivity Kilobyte Fee - Clearing	MC Clear Connectivity Fee	Variable	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing data (if applicable).
Mastercard LAC Non-Authentication Fee	MC LAC NON-AUTHENTICATION FEE	\$0.05	Applies to e-commerce transactions when authentication is not requested by the merchant or authorization request was submitted despite failed cardholder authentication by issuer.

Discover®	Fee Description	Rate	Fee Definition
Discover Assessment Fee	Discover Assessment Fee	0.14%	Assessed to all Discover sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0025	Assessed to all Discover Network Card sales transactions. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover International Service Fee	Discover Intl Service Fee	0.80%	Assessed on the amount of Card Sales (excluding Cash Over) conducted at a Client location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States. This fee is not applicable to JCB and China Union Pay cards.
Discover International Processing Fee	Discover Intl Processing Fee	0.50%	Assessed per Discover settled sale (including cash over amount and cash advance transactions) when the card is issued in a country other than the country that the merchant is located in, excluding JCB and China Union Pay cards.
Discover Network Authorization Fee	Network Authorization Fee	\$0.019	Assessed to all authorizations sent to Discover. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover Ticket Retrieval Fee	Disc TK Rtr Fee	\$1.00	Assessed for each retrieval request (sales receipt, order form, etc.)

Filing Fees	Fee Description	Rate	Fee Definition
Visa Exception Case Filing Fee	Lost Filing DMS Visa	\$500.00	Billed when Network rules in favor of Issuer
Mastercard Exception Case Filing Fee	Lost Filing DMS MasterCard	\$400.00	Billed when Network rules in favor of Issuer
Discover Exception Case Filing Fee	Lost Filing DMS Discover	\$475.00	Billed when Network rules in favor of Issuer

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