

Payment Network Passthrough Fees
As of October 1, 2022

Payment Network Fee	Rate	Fee Definition
Visa US Acquirer Service Fee (Assessments) Credit	0.14%	Assessed to all Visa credit sale transactions.
Visa US Acquirer Service Fee (Assessments) Debit and Prepaid	0.13%	Assessed to all Visa debit and prepaid sale transactions.
Visa International Service Fee – Base	1.00%	Applies to any Visa transaction at a U.S. merchant using a non-U.S. issued card and transaction was settled in USD.
Visa International Service Fee – Enhanced	1.40%	Applies to any Visa transaction at a U.S. merchant using a non-U.S. issued card and transaction was not settled in USD.
Visa International Acquirer Fee (IAF)	0.45%	Applies to any Visa transaction at a U.S. merchant using a non-U.S. issued card.
Visa International Acquirer Fee (IAF) - High Risk	0.90%	Applies to any Visa transaction at a U.S. merchant using a non-U.S. issued card. This fee will only apply to merchants classified as: Direct Marketing – Travel Related Arrangement Services (MCC 5962) Direct Marketing – Outbound Telemarketing Merchants (MCC 5966) Direct Marketing – Inbound Telemarketing Merchants (MCC 5967)
Visa Authorization Processing Fee (APF) – Variable Credit – U.S.	\$0.0195	Applies to all Visa credit authorizations or reversals using a U.S. issued card.
Visa Authorization Processing Fee (APF) Variable Credit – International	\$0.0395	Applies to all Visa credit authorizations or reversals using a non-U.S. issued card.
Visa Authorization Processing Fee (APF) – Variable Debit – U.S.	\$0.0155	Applies to all Visa debit and prepaid authorizations or reversals using a U.S. issued card.
Visa Authorization Processing Fee (APF) Variable Debit – International	\$0.0355	Applies to all Visa debit and prepaid authorizations or reversals using a non-U.S. issued card.
Visa Credit Voucher Data Processing Fee – Credit – U.S.	\$0.0195	Applies to all Visa credit return transactions using a U.S. issued card.
Visa Credit Voucher Data Processing Fee- Credit – International	\$0.0395	Applies to all Visa credit return transactions using a non-U.S. issued card.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – U.S.	\$0.0155	Applies to all Visa debit and prepaid return transactions using a U.S. issued card.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – International	\$0.0355	Applies to all Visa debit and prepaid return transactions using a non-U.S. issued card.
Visa Zero Dollar Verification - U.S. Credit	\$0.0350	Applies to approved and declined Visa credit card Zero Dollar Verification messages which include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2), Account Name information, and Single Message System (SMS) acquired Account Verification authorizations.

Payment Network Passthrough Fees
As of October 1, 2022

Payment Network Fee	Rate	Fee Definition
Visa Zero Dollar Verification - U.S. Debit	\$0.0300	Applies to approved and declined Visa debit and prepaid card Zero Dollar Verification messages which include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2), Account Name information, and Single Message System (SMS) acquired Account Verification authorizations.
Visa Zero Dollar Verification - International	\$0.0700	Applies to all approved and declined Visa Zero Dollar Verification messages which include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2), Account Name information, and Single Message System (SMS) acquired Account Verification authorizations where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S
Visa Address Verification Service (AVS)	\$0.0010	Applies to all address verification requests that return a full, partial, or no match result.
Visa Misuse of Authorization	\$0.0900	Assessed to approved or partially-approved electronic authorizations that cannot be matched to a settled transactions within 10 calendar days or electronically reversed within 1 calendar day for card present and 3 calendar days for card not present for all merchant types (some exceptions for certain MCCs).
Visa Zero Floor Limit	\$0.2000	Assessed on settled transactions that cannot be matched to previously approved or partially approved electronic authorizations.
Visa Transaction Integrity Fee	\$0.1000	Applies to Visa card transactions using a U.S. issued cards that do not request Custom Payment Service (CPS) participation or fail CPS qualification.
Visa Fixed Acquirer Network Fee (FANF) - Card Present	See FANF Tables	A monthly fee that will be assessed at the federal taxpayer identification number (TIN) level and is based on merchant's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present.
Visa Fixed Acquirer Network Fee (FANF) - Card Not Present, Merchant Aggregators, Unattended Terminals (Excludes Automated Fuel Dispensers), Fast Food Restaurants	See FANF Tables	A monthly fee that will be assessed at the federal taxpayer identification number (TIN) level and is based on merchant's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present.
Visa Partial Authorization Non-Participation Fee	\$0.0100	Applies to Visa and Interlink Automated Fuel Dispenser (MCC 5542) transactions where the Partial Authorization Indicator = 0 (partial authorization not supported) or is missing.
Visa High Fallback Transaction Fee	\$0.1000	Applies each fallback transaction occurring at merchant locations with a fallback rate of 10% or above.

Payment Network Passthrough Fees
As of October 1, 2022

Payment Network Fee	Rate	Fee Definition
Visa Decline Transaction Resubmission Fee – U.S.	\$0.1000	Applies to the 16th and subsequent reattempted transactions after receiving a Category 2 decline response within a 30-day period. Applies to transactions where the merchant and the card issuer or cardholder are located within the U.S. Category 2 Decline Response Codes: 03 (Invalid merchant), 19 (Re-enter transaction), 51 (Insufficient funds), 59 (Suspected fraud), 61 (Exceeds withdrawal amount limits), 62 (Restricted card), 65 (Exceeds withdrawal frequency), 75 (Allowable number of PIN-entry tries exceeded), 86 (Cannot verify PIN), 91 (Issuer or switch is inoperative), 93 (Transaction cannot be completed, violation of law), 96 (System malfunction), N3 (Cash service not available), N4 (Cash request exceeds issuer limit).
Visa Issuer Will Never Approve – U.S.	\$0.1000	Applies to any reattempted transaction after receiving a Category 1 decline response. Applies to transactions where the merchant and the card issuer or cardholder are located within the U.S. Category 1 Decline Response Codes: 04 (Pickup card), 07 (Pickup card, special conditions), 12 (Invalid transaction), 14 (Invalid account number), 15 (No such issuer), 41 (Pickup card, lost card), 43 (Pickup card, stolen card), 46 (Closed account), 57 (Transaction not permitted to cardholder), R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorizations).
Visa Decline Transaction Resubmission Fee – Cross Border	\$0.1500	Applies to the 16th and subsequent reattempted transactions after receiving a Category 2 decline response within a 30-day period. Applies to transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Category 2 Decline Response Codes: 03 (Invalid merchant), 19 (Re-enter transaction), 51 (Insufficient funds), 59 (Suspected fraud), 61 (Exceeds withdrawal amount limits), 62 (Restricted card), 65 (Exceeds withdrawal frequency), 75 (Allowable number of PIN-entry tries exceeded), 86 (Cannot verify PIN), 91 (Issuer or switch is inoperative), 93 (Transaction cannot be completed, violation of law), 96 (System malfunction), N3 (Cash service not available), N4 (Cash request exceeds issuer limit).
Visa Issuer Will Never Approve – Cross Border	\$0.1500	Applies to any reattempted transaction after receiving a Category 1 decline response. Applies to transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Category 1 Decline Response Codes: 04 (Pickup card), 07 (Pickup card, special conditions), 12 (Invalid transaction), 14 (Invalid account number), 15 (No such issuer), 41 (Pickup card, lost card), 43 (Pickup card, stolen card), 46 (Closed account), 57 (Transaction not permitted to cardholder), R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorizations).

Payment Network Passthrough Fees
As of October 1, 2022

Payment Network Fee	Rate	Fee Definition
Mastercard Acquirer Brand Volume (Assessments)	0.13%	Assessed to all Mastercard sale transactions.
Mastercard Acquirer Brand Volume (Assessments) – Consumer Credit and Commercial transactions greater than or equal to \$1000 USD only	0.01%	Assessed to all Mastercard Consumer Credit and Commercial sales transactions greater than or equal to \$1,000 USD.
Mastercard Auth Digital Enablement Fee	0.02%	Applies to the dollar value amount of all Mastercard card-not-present authorization requests. Applies to authorization amounts greater than 100 USD and less than 1,000 USD. Digital Enablement Fee changes to \$0.02 for authorizations amounts less than 100 USD and \$0.20 for authorizations amounts greater than 1,000 USD.
Mastercard US Cross Border USD	0.60%	Applies to any MC transaction at a U.S. merchant using a non-U.S. issued card and transaction was settled in USD.
Mastercard US Cross Border non-USD	1.00%	Applies to any MC transaction at a U.S. merchant using a non-U.S. issued card and transaction was not settled in USD.
Mastercard Global Acquirer Fee	0.85%	Applies to any MC transaction at a U.S. merchant using a non-U.S. issued card.
Mastercard Network Access Brand Usage (NABU)	\$0.0195	Assessed on each MC authorization, collection-only transaction, and return/credit transaction.
Mastercard Merchant Location Fee	\$1.25	Applies to each merchant location that accepts MC card transactions. The fee does not apply to merchant locations with less than \$200.00 in Mastercard gross monthly volume, Charitable Organizations (MCC 8398), or Religious Organizations (MCC 8661).
Mastercard Account Status Inquiry Service Fee – Intraregional	\$0.0250	Applies to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.
Mastercard Account Status Inquiry Service Fee – Interregional	\$0.0300	Applies to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region.
Mastercard Transaction Processing Excellence Fee	\$0.0450	Applies to pre authorizations that are not fully reversed or cleared within 30 calendar days of the authorization date (7 days for undefined authorizations). For Card Not Present transactions only, this fee also applies to approved nominal amount authorizations (not declined authorization attempts) with a subsequent reversal for transactions under \$1.00.
Mastercard Transaction Processing Excellence Fee – Final Authorization	0.25% (\$0.04 min)	Applies to final authorizations that are not fully reversed or cleared within 7 calendar days of the authorization date or when the final authorization amount does not equal the clearing amount or when the final authorization currency code does not match the clearing currency code.

Payment Network Passthrough Fees
As of October 1, 2022

Payment Network Fee	Rate	Fee Definition
MasterCard Decline Reason Code Service Fee	\$0.0200	Applies to any Card-Not-Present (CNP) authorization which is ultimately declined with a decline response code value of 79 (Lifecycle), 82 (Policy), or 83 (Security) and a merchant advice code (MAC) value of 01 (Updated/additional information needed) or 03 (Closed account or fraudulent).
MasterCard Excessive Authorization Attempts	\$0.1000	Applies to excessive account testing of a single account number, from the same card acceptor, within a 24-hour period. The fee will be applied on the first transaction exceeding the threshold of 10 declined authorization attempts.
Discover Assessments	0.14%	Assessed to all Discover Network Card sale transactions.
Discover Network Authorization Fee	\$0.0190	Assessed to all Discover Network Card purchase authorizations
Discover Data Usage Fee	\$0.0025	Assessed to all Discover Network Card sales transactions.
Discover – Digital Investment Fee	\$0.0001	Applies to Discover card-not-present sale transactions processed as manual key entered, electronic commerce, mobile commerce or voice response unit (VRU).
Discover – Account Verification Fee	\$0.0200	Applies to all Discover authorization requests submitted for account verification through the Discover Account Verification Service.
Discover – Address Verification Fee	\$0.0050	Applies to all address verification requests that return a full match, partial match or no match result.
Discover International Service Fee	0.80%	Assessed on the amount of card sales using a non-U.S. issued card.
Discover International Processing Fee	0.50%	Assessed on the amount of card sales using a non-U.S. issued card.
Discover Program Integrity Fee – Base Submission Level	\$0.0500	Applies to all consumer card transactions directly qualified for or downgraded to the U.S. Base Submission Level interchange program.
Discover Program Integrity Fee – Commercial Base Submission Level	\$0.0500	Applies to all commercial card transactions directly qualified for or downgraded to the U.S. Commercial Base Submission Level interchange program.
American Express Network Fee	0.165%	Assessed to all American Express OptBlue sale transactions.
American Express Keyed Fee	0.30%	Applies to all manually keyed and eCommerce transactions.
American Express Inbound Fee	1.00%	Assessed on all American Express international transactions.
American Express Acquirer Transaction Fee	\$0.0200	Applies to all American Express OptBlue consumer credit, commercial credit and prepaid sale transactions.
American Express Program Continuation Fee	0.03%	Assessed on all American Express sale transactions for merchants that are eligible to be American Express Sponsored Merchants but remain on the American Express Opt Blue program.
American Express Technical Specification Non-Compliance Fee	0.75%	Determined solely by American Express and is applicable, but not limited to, an electronic authorization that is not obtained at the time of sale or a merchant using a non-compliant POS device.

Payment Network Passthrough Fees
As of October 1, 2022

Table 1a: High Volume MCC* Merchants (Customer Present Locations)

Tier	Number of Locations	Price Per Location Per Month
1	1	\$2.90
2	2	
3	3	
4	4	
5	5	\$4.00
6	6-10	
7	11-20	
8	21-50	\$5.00
9	51-100	
10	101-150	\$12.00
11	151-200	\$18.00
12	201-250	\$25.00
13	251-300	\$35.00
14	501-1,000	\$45.00
15	1,001-1,500	\$55.00
16	1,501-2,000	\$65.00
17	2,001-4,000	\$75.00
18	>=4,001	\$85.00 (capped at 4,001 billable locations)
19	Any number of locations and total monthly gross sales volume is less than or equal to \$199.99	\$0.00
20	Any number of locations and total monthly gross sales volume is \$200.00 - \$1,249.99	0.15% of total monthly gross sales volume which covers all locations

* See Exhibit A for a list of high volume MCCs

Payment Network Passthrough Fees
As of October 1, 2022

Table 1b: All Other MCC Merchants (Customer Present Locations)

Tier	Number of Locations	Price Per Location Per Month
1	1	\$2.00
2	2	
3	3	
4	4	
5	5	\$2.90
6	6-10	
7	11-20	
8	21-50	\$4.00
9	51-100	
10	101-150	\$8.00
11	151-200	\$10.00
12	201-250	\$14.00
13	251-300	\$24.00
14	501-1,000	\$32.00
15	1,001-1,500	\$40.00
16	1,501-2,000	\$50.00
17	2,001-4,000	\$60.00
18	>=4,001	\$65.00 (capped at 4,001 billable locations)
19	Any number of locations and total monthly gross sales volume is less than or equal to \$199.99	\$0.00
20	Any number of locations and total monthly gross sales volume is \$200.00 - \$1,249.99	0.15% of total monthly gross sales volume which covers all locations

Payment Network Passthrough Fees
As of October 1, 2022

Table 2: Customer-Not-Present, Unattended Terminals, Merchant Aggregators, and Fast Food Restaurants

Tier	Monthly Gross Sales Volume		FAN Fee Assessment Per Month
	Monthly Minimum	Monthly Maximum	
1	Less than or equal to \$199.99		\$0.00
2	\$200.00	\$1,249.99	0.15% of total monthly gross sales volume
3	\$1,250.00	\$3,999.99	\$7.00
4	\$4,000.00	\$7,999.99	\$9.00
5	\$8,000.00	\$39,999.99	\$15.00
6	\$40,000.00	\$199,999.99	\$45.00
7	\$200,000.00	\$799,999.99	\$160.00
8	\$800,000.00	\$1,999,999.99	\$450.00
9	\$2,000,000.00	\$3,999,999.99	\$1,000.00
10	\$4,000,000.00	\$7,999,999.99	\$2,000.00
11	\$8,000,000.00	\$19,999,999.99	\$4,000.00
12	\$20,000,000.00	\$39,999,999.99	\$8,000.00
13	\$40,000,000.00	\$79,999,999.99	\$16,000.00
14	\$80,000,000.00	\$399,999,999.99	\$45,000.00
15	Greater than or equal to \$400,000,000.00		\$70,000.00

Payment Network Passthrough Fees
As of October 1, 2022

Exhibit A: List of High Volume MCCs

MCC	Descriptions
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 (With or Without Ancillary Services)
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	Stationery Stores
7012	Timeshares
7832	Motion Picture Theatres