

Payment Network Fee Schedule

Effective November 2019



■ = New Fee / Fee Description

Visa®	Statement Descriptor	Rate	Fee Description
ISA (International Service Assessment)	ACQ ISA FEE	1.00%	Applies to any transaction in which the country of the issued card is non-US.
Authorization Processing Fee (APF) - Signature Credit	ACQR PROCESSOR FEE	\$0.0195	Assessed on all Visa-branded signature credit authorizations.
Authorization Processing Fee (APF) - Signature Debit	ACQR PROCESSOR FEE	\$0.0155	Assessed on all Visa-branded signature debit authorizations.
Network Acquirer Processing Fee (NAPF) - International Credit	NTWK ACQ PROC FEE INTL CR	\$0.0395	Assessed on all Visa-branded international (non-US issued) credit authorizations.
Network Acquirer Processing Fee (NAPF) - International Debit	NTWK ACQ PROC FEE INTL DB/PP	\$0.0355	Assessed on all Visa-branded international (non-US issued) debit authorizations.
Misuse of Authorization	MISUSE AUTH FEES	\$0.090	Per authorization when there is no subsequent clearing or authorization reversal.
Zero Floor Limit Fee	ZERO FLOOR FEES	\$0.20	Applies when a sale is settled without the required authorization. All transactions above zero dollars require an authorization approval.
IAF (International Acquiring Fee)	INTERNTL ACQUIRER FEE	.45% High Risk Merchants; .90% (For MCC's 5963,5966,5967)	Fee based on transaction amount when card is issued outside of US region.
Transaction Integrity Fee	TRAN INTEGRITY FEE	\$0.10	Applies to regulated and non-regulated Credit Purchase, Account Funding, Signature Debit, and Prepaid card transactions that do not request CPS (Custom Payment Service) participation or that fail CPS qualification.
FANF (FIXED ACQUIRER NETWORK FEE)	FIXED NETWORK CP FEE and FIXED NETWORK CNP FEE	Varies	Fee based on the number of merchant taxpayer ID's or locations associated with the merchant's MCC and the monthly total gross merchant sales volume associated with each taxpayer ID.
Visa Dues & Assessments Credit	VISA CR DUES AND ASSESS	0.14%	Assessed to all Visa credit sale transactions.
Visa Dues & Assessments Debit	VISA DB DUES AND ASSESS	0.14%	Assessed to all Visa debit sale transactions.
Visa Base II System File Fee	FILE TRANSMISSION FEE	\$0.0018	Assessed to all Visa transactions (sales, returns, reversals, chargebacks, reversed chargebacks).
Visa Credit Voucher Fee - Credit	ACQ DATA PROC RTN C	\$0.0195	Applies to all Visa credit return transactions.
Visa Credit Voucher Fee - Debit	ACQ DATA PROC RTN D	\$0.0155	Applies to all Visa debit return transactions.
Visa Credit Voucher Fee - International Credit	BASE II CRVCHER FEE INTL CR	\$0.0395	Applies to all Visa international (non-US issued) credit return transactions.
Visa Credit Voucher Fee - International Debit	BASE II CRVCHER FEE INTL D/P	\$0.0355	Applies to all Visa international (non-US issued) debit return transactions.
Visa Partial Authorization Non-Participation Fee	AFD NON PARTIAL AUTH FEE	\$0.01	Applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate.
Visa Zero Dollar Verification with or without AVS	ACCOUNT VERIFICATION	\$0.025	Applies to Zero Dollar Verification messaged (approved and declined). These 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. The Visa Misuse of Authorization Fee does not apply to these requests.

Mastercard®	Statement Descriptor	Rate	Fee Description
CrossBorder Fee USD	CROSS BORDER FEE	0.60%	Applies to Mastercard TRANSACTION AMOUNT settled in USD when the merchant's country of domicile differs from the issuing card's country.
CrossBorder Fee non-USD	CROSS BORDER FEE	1.00%	Applies to Mastercard TRANSACTION AMOUNT not settled in USD when the merchant's country of domicile differs from the issuing card's country.
NABU (Network Access & Brand Usage) Fee	NABU FEE	\$0.0195	Assessed on each authorization record, Collection Only and Return/Credit settled transactions from US merchants for US cardholders.
Mastercard Business to Business Support Fee	BUSINESS TO BUSINESS US	1.57%	Assessed on each International Business to Business transaction processed by a US acquirer.
Global Acquirer Program Support Fee	ACQ SUPPORT FEE	0.85%	Assessed 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 Dues & Assessments under \$1000	DUES & ASSESSMENTS	0.14%	0.13% Assessed to all Mastercard sale transactions less than \$1000, with the addition of a 0.01% handling fee ¹ .
Mastercard ≥ \$1000 Dues & Assessments	DUE/ASMT >=1000	0.14%	Assessed to all Mastercard Consumer Credit and Commercial Sales transactions greater than or equal to \$1000.
Annual Merchant Location Fee	Mastercard Location Fee	\$15.00	Assessed per merchant location accepting Mastercard transactions. Typically billed in May or June.
Mastercard SecureCode Transaction Fee	MC ACQ SECURE CODE TRAN FEE	\$0.03	Applies to all Mastercard SecureCode verifications.
Mastercard Digital Enablement Fee	MC DIGITAL ENABLEMENT	0.01%	Assessed on certain Mastercard card-not-present transactions. This fee applies to Consumer Credit, Commercial, and Signature Debit transactions and is based on dollar volume.
Account Status Inquiry Service Fee - Intra-regional	ACCOUNT STATUS	\$0.025	Applies to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.

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Mastercard®	Statement Descriptor	Rate	Fee Description
Kilobyte Fee	MC KILOBYTE FEE	\$0.0035	A file transmission service charged per byte of Clearing and Collection Only data (if applicable).
CVC2 Fee	MC CVC2 FEE	\$0.0025	Assessed for 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 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.
Processing Integrity Fee - Pre Authorization	PROCSNG INTGRTY PRATH FEE	\$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 - Undefined Authorization	PROCSNG INTGRTY UNDFN FEE	\$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.
Processing Integrity Fee - Final Authorization	PRCSNG INTGRTY FNATHV FEE	0.25%	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.
Processing Integrity Fee - Final Authorization Minimum	PRCSNG INTGRTY FNATHI FEE	\$0.04	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. This fee only applies if the 'Processing Integrity Fee - Final Authorization' charge is less than \$0.04.
Processing Integrity Invalid Acquirer Authorization ICA Fee	PRCSNG INTGRTY ACQICA FEE	\$0.04	Assessed for each authorization and authorization reversal submitted with a noncompliant ICA (Interbank Card Association Number).
Excessive Authorization Fee ■	MC TPE EXCESSIVE AUTH ■	\$0.10 ■	Assessed for excessive account testing of a single account number, from the same card acceptor, within a 24-hour period.
Nominal Amount Authorization Fee ■	MC TPE NOMINAL AMNT AUTH ■	\$0.045 ■	Assessed only to approved nominal amount authorization with a subsequent reversal for transactions under 1 full unit of currency or the equivalent of USD 1. This will apply to card-not-present transactions only.
Mastercard Global Freight Fee ■	MC FREIGHT PRGM FEE ■	0.50% ■	Applies to all sale transactions where the Mastercard card product is Mastercard Enterprise Solutions (MES).
Interchange Compliance Downgrade Pricing ■	MC COMP DOWNGRADE FEE ■	\$0.15 ■	In addition to the actual interchange downgrades, Mastercard imposes an assessment fee on all downgraded transactions.
Mastercard 3D Secure 2.0 Transaction Fee ■	MC 3DS2 FEE ■	0.01% ■	Assessed on card-not-present transactions utilizing Mastercard 3D Secure 2.0 (3DS2) verification attempts.
Processing Integrity Message Format Error Fee	PRCSNG INTGRTY MSGFMT FEE	\$0.04	Assessed for each authorization and authorization reversal submitted with a data format error.

DISCOVER®	Statement Descriptor	Rate	Fee Description
Data Usage Charge	DSCV DATA USAGE FEE	\$0.0195	Assessed on all Discover Network Card sales transactions.
International Service Fee	DSCV INTL SRVC FEE	0.80%	Assessed on the amount of card sales conducted at a merchant location in the US where the domicile of the issuer of the card used in the card sales is a country other than the US, provided the fee is not applicable to card sales with JCB or China Union Pay.
Discover Assessments	DUES & ASSESSMENTS	0.13%	Assessed on the gross amount of card sales for Discover Network Sales transactions.
Discover Card Account Verification Fee	CARD ACCOUNT VERIFICATION	\$0.0025	Fee for submitting a zero dollar authorization to verify a cardholders account is in good status prior to submitting an authorization request.

PIN Debit Networks	Statement Descriptor	Rate	Fee Description
NYCE® Network Annual Fee	NYCE PARTICIPATE FEE	\$12.00	Assessed to each merchant location that accepts NYCE transactions in a given annual period. It is typically billed to applicable merchant accounts between June and August.
PULSE® Network Annual Fee	PULSE ANNUAL NETWORK FEE	\$12.00	Assessed to each merchant location that accepts PULSE transactions in a given annual period. It is typically billed to applicable merchant accounts between September and November.
STAR® Network Annual Fee	STAR PARTICIPATE FEE	\$12.00	Assessed to each merchant location that accepts STAR transactions in a given annual period. It is typically billed to applicable merchant accounts between October and December.

The above fees are passed through at cost to the merchant, unless otherwise noted. The above refers to all standard pass-throughs, certain fees may not apply to merchants depending on individual account setup and transaction processing.

This document is accurate as of the effective date. The payment networks may change their fees at anytime, and merchants will be responsible for paying relevant fees in effect on the date of their transactions

¹ Please note, the stated 0.01% handling fee is imposed by M&T in addition to the standard pass-through rate of 0.13% charged for Mastercard Dues & Assessments under \$1000.