

Merchant Services

Payment Network Pass-Through Fee Schedule

Effective April 2021

Pass-through fees are fees charged by the payment networks (Visa®, Mastercard®, Discover®, and/or American Express®) to Wells Fargo Merchant Services that we pass through to you as outlined in your Merchant Agreement with us. The payment networks may change their fees at any time, at their sole discretion, and you will be responsible for paying the pass-through fees in effect on the date of the transaction. If you are not able to print this document yourself, you may call Customer Service at 1-800-451-5817 to request that a copy be mailed or faxed to you.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa U.S. Acquirer Service Fee (Assessments) Credit	Visa Assessment Fee Credit	0.14%	Applies to all Visa credit sale transactions.
Visa U.S. Acquirer Service Fee (Assessments) Debit and Prepaid	Visa Assessment Fee DB	0.13%	Applies to all Visa debit and prepaid sale transactions.
Visa International Service Fee – Base	Visa Intl Service Fee – Base	1.00%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was settled in USD.
Visa International Service Fee – Enhanced	Visa Intl Service Fee – Enh	1.40%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. the transaction was not settled in USD.
Visa International Acquirer Fee (IAF)	VS Intl Acq Fee	0.45%	Applies to any Visa sale transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Visa International Acquirer Fee (IAF) – High Risk MCCs	VS Intl Acq Fee High Risk	0.45%	Applies to any Visa sale transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. This fee will only apply to merchants classified as Direct Marketing – Travel Related Arrangement Services (MCC 5962), Direct Marketing – Outbound Telemarketing Merchants (MCC 5966) and Direct Marketing – Inbound Telemarketing Merchants (MCC 5967).
Visa Authorization Processing Fee (APF) Variable Credit – U.S.	Acquirer Processor Fee Credit	\$0.0195	Applies to all Visa credit authorizations or authorization reversals where the merchant and the card issuer or cardholder are located within the U.S. This fee will not apply to Zero Dollar Verification messages. ■
Visa Authorization Processing Fee (APF) Variable Credit – International	VI Ntwk Acq Proc Fee Intl CR	\$0.0395	Applies to all Visa credit authorizations or authorization reversals acquired in the U.S. where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. This fee will not apply to Zero Dollar Verification messages. ■

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa Authorization Processing Fee (APF) Variable Debit – U.S.	Acquirer Processor Fee DB/PP	\$0.0155	Applies to all Visa debit and prepaid authorizations or authorization reversals where the merchant and the card issuer or cardholder are located within the U.S. This fee will not apply to Zero Dollar Verification messages. ■
Visa Authorization Processing Fee (APF) Variable Debit – International	VI Ntwk Acq Proc Fee Intl D/P	\$0.0355	Applies to all Visa debit and prepaid authorizations or authorization reversals where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. This fee will not apply to Zero Dollar Verification messages. ■
Visa Credit Voucher Data Processing Fee – Credit – U.S.	VI Base CR Voucher Fee CR	\$0.0195	Applies to all Visa credit return transactions where the merchant and the card issuer or cardholder are located within the U.S.
Visa Credit Voucher Data Processing Fee – Credit – International	VI Base II CR Vcher Fee Intl CR	\$0.0395	Applies to all Visa credit return transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – U.S.	VI Base CR Voucher Fee DB/PP	\$0.0155	Applies to all Visa debit and prepaid return transactions where the merchant and card issuer or cardholder are located within the U.S.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – International	VI Base II CR Vcher Fee Intl D/P	\$0.0355	Applies to all Visa debit and prepaid return transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Visa Zero Dollar Verification – U.S. Credit ■	Visa Zero Acct Ver CR Fee ■	\$0.035 ▲	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) and Single Message System (SMS) acquired Account Verification authorizations. ■
Visa Zero Dollar Verification – U.S. Debit ■	Visa Zero Acct Ver DB Fee ■	\$0.030 ▲	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) and Single Message System (SMS) acquired Account Verification authorizations. ■
Visa Zero Dollar Verification – International ■	Visa Zero Acct Ver Intl Fee ■	\$0.070 ■	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) 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. ■

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa Misuse of Authorization	Visa Misuse of Auth Fee	\$0.09	Applies to approved or partially approved electronic estimated authorizations that cannot be matched to settled purchase transactions within 10 calendar days, or electronically reversed within 7 calendar days, for the following merchant types: Local/Suburban Commuter Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Boat Rentals and Leasing (MCC 4457), Trailer Parks and Campgrounds (MCC 7033), Equipment-Tool, Furniture and Appliance Rental and Leasing (MCC 7394), Motor Home and Recreational Vehicle Rentals (MCC 7519), and Recreational Services (Not Elsewhere Classified) (MCC 7999). Visa Zero Dollar Verification requests do not apply. Effective July 1, 2021 this fee will also include authorizations for purchase return transactions. ■
			Applies to approved or partially approved electronic estimated authorizations that cannot be matched to settled purchase transactions within 30 calendar days, or electronically reversed within 30 calendar days, for the following merchant types: Car Rental Agencies (MCC 3351-3500, 7512), Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411), and Truck and Utility Trailer Rentals (MCC 7513). Visa Zero Dollar Verification requests do not apply. Effective July 1, 2021 this fee will also include authorizations for purchase return transactions. ■
			Applies to approved or partially approved electronic estimated authorizations that cannot be matched to settled purchase transactions within 10 calendar days, or electronically reversed within 1 calendar day for card-present, or 3 calendar days for card-not-present, for the following merchant types: Taxicabs and Limousines (MCC 4121), Eating Places and Restaurants (MCC 5812), Drinking Places-Alcoholic Beverages (MCC 5813), and Amusement Parks, Circuses, Carnivals and Fortune Tellers (MCC 7996). Visa Zero Dollar Verification requests do not apply. Effective July 1, 2021 this fee will also include authorizations for purchase return transactions. ■
			Applies to approved or partially approved electronic authorizations that cannot be matched to settled purchase transactions within 10 calendar days, or electronically reversed within 1 calendar day for card-present, or 3 calendar days for card-not-present, for all merchant types. Visa Zero Dollar Verification requests do not apply. Effective July 1, 2021 this fee will also include authorizations for purchase return transactions. ■
Visa Zero Floor Limit	Visa Zero Floor Limit Fee	\$0.20	Applies to Visa settled purchase transactions that cannot be matched to previously approved or partially-approved electronic authorizations. Effective July 1, 2021 this fee will also include purchase return transactions that cannot be matched to previously approved electronic authorizations. ■
Visa Transaction Integrity Fee	VI – Transaction Integrity Fee	\$0.10	Applies to Visa card transactions that either do not request Custom Payment Service (CPS) or fail CPS qualification where the merchant and the card issuer or cardholder are located within the U.S.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa Decline Transaction Resubmission Fee – U.S. ■	Decline Tran Resub Fee ■	\$0.10 ■	<p>Applies to the 16th and subsequent reattempted transactions after receiving a Category 2 – 4 decline response within a 30-day period. 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.</p> <p>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).</p> <p>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).</p> <p>Category 3 Decline Response Codes: 14 (Invalid account number), 54 (Expired card), 55 (Incorrect PIN), 82 (Negative online CAM, dCVV, iCVV, or CVV results), N7 (Decline for CVV2 failure).</p> <p>Category 4 Decline Response Codes: Any decline response code not listed in Category 1 – 3. ■</p>
Visa Decline Transaction Resubmission Fee – Cross Border ■	Decline Tran Resub Fee Xbor ■	\$0.15 ■	<p>Applies to the 16th and subsequent reattempted transactions after receiving a Category 2 – 4 decline response within a 30-day period. 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.</p> <p>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).</p> <p>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).</p> <p>Category 3 Decline Response Codes: 14 (Invalid account number), 54 (Expired card), 55 (Incorrect PIN), 82 (Negative online CAM, dCVV, iCVV, or CVV results), N7 (Decline for CVV2 failure).</p> <p>Category 4 Decline Response Codes: Any decline response code not listed in Category 1 – 3. ■</p>

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa High Fallback Transaction Fee ■	Visa High Fallback Transaction Fee ■	\$0.10 ■	Applies each fallback transaction occurring at merchant locations with a fallback rate of 10% or above. ■
Visa Fixed Acquirer Network Fee (FANF)	Visa Network Fee CP	Varies	Card-present: 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. This fee will be billed in the month after it is incurred. Please review the appendix at the end of this document for detailed Visa FANF information. ■
Visa Fixed Acquirer Network Fee (FANF)	Visa Network Fee CNP	Varies	Card-not-present/Merchant Aggregators/Fast Food Restaurants: 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. This fee will be billed in the month after it is incurred. Please review the appendix at the end of this document for detailed Visa FANF information. ■
Visa Partial Authorization Non-Participation Fee	Visa Partial Auth NP Trans Fee	\$0.01	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 Base II System File Transmission Fee	VI Base II System File Fee	\$0.0018	Applies to all Visa transactions, including sales, returns, reversals, chargebacks, and reversed chargebacks.
Visa Acquirer B2B Virtual Payments Service Fee – Domestic	VI-Acq B2B Virtual SVC Fee Dom	0.60%	Applies to all Visa B2B Virtual Payment program sale transactions where the merchant and the card issuer or cardholder are located within the U.S. Eligible merchants include Airlines (MCC 3000-3350, 4511), Car Rental Agencies (MCC 3351-3500, 7512), Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Steamship and Cruise Lines (MCC 4411), Airports (MCC 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing – Travel-Related Arrangement Services (MCC 5962), Real Estate Agents and Managers – Rentals (MCC 6513), Timeshares (MCC 7012), Sporting and Recreational Camps (MCC 7032), Trailer Parks and Campgrounds (MCC 7033), Health and Beauty Spas (MCC 7298), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreation Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Visa Authorization Processing Fee (APF) – Variable Credit – U.S., Visa Authorization Processing Fee (APF) – Variable Debit – U.S., Visa Authorization Processing Fee (APF) – Variable Credit – International, Visa Authorization Processing Fee (APF) – Variable Debit – International, Visa International Acquirer Fee (IAF), Visa International Acquirer Fee (IAF) – High Risk MCCs, Visa International Service Fee – Base, and Visa International Service Fee – Enhanced.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa Acquirer B2B Virtual Payments Service Fee – International	VI-Acq B2B Virtual SVC Fee Intl	1.55%	Applies to all Visa B2B Virtual Payment program sale transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Eligible merchants include Airlines (MCC 3000-3350, 4511), Car Rental Agencies (MCC 3351-3500, 7512), Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Steamship and Cruise Lines (MCC 4411), Airports (MCC 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing – Travel-Related Arrangement Services (MCC 5962), Real Estate Agents and Managers – Rentals (MCC 6513), Timeshares (MCC 7012), Sporting and Recreational Camps (MCC 7032), Trailer Parks and Campgrounds (MCC 7033), Health and Beauty Spas (MCC 7298), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreation Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Visa Authorization Processing Fee (APF) – Variable Credit – U.S., Visa Authorization Processing Fee (APF) – Variable Debit – U.S., Visa Authorization Processing Fee (APF) – Variable Credit – International, Visa Authorization Processing Fee (APF) – Variable Debit – International, Visa International Acquirer Fee (IAF), Visa International Acquirer Fee (IAF) – High Risk MCCs, Visa International Service Fee – Base, and Visa International Service Fee – Enhanced.
Dispute Image Fee Visa DMS	Dispute Image Fee Visa DMS	\$1.00	Applies to each dispute when supporting documents or images are electronically delivered to Visa.
Merchant Response Fee Day 1-20 Visa DMS for Credit/Signature Debit	NW Merch Rsp Day 1-20 Visa DMS	\$1.05	Applies when you question or challenge a dispute claim within 20 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 1-20 Visa SMS for PIN Debit	NW Merch Rsp Day 1-20 Visa SMS	\$1.05	Applies when you question or challenge a dispute claim within 20 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 21-25 Visa DMS for Credit/Signature Debit	NW Merch Rsp Day 21-25 Visa DMS	\$1.35	Applies when you question or challenge a dispute claim within 21 – 25 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 21-25 Visa SMS for PIN Debit	NW Merch Rsp Day 21-25 Visa SMS	\$1.35	Applies when you question or challenge a dispute claim within 21 – 25 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 26-30 Visa DMS for Credit/Signature Debit	NW Merch Rsp Day 26-30 Visa DMS	\$1.65	Applies when you question or challenge a dispute claim within 26 – 30 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Merchant Response Fee Day 26-30 Visa SMS for PIN Debit	NW Merch Rsp Day 26-30 Visa SMS	\$1.65	Applies when you question or challenge a dispute claim within 26 – 30 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response).
Visa Late Accept 21-25 Days DMS for Credit/Signature Debit	NW Late Acpt Day 21-25 Visa DMS	\$0.50	Applies when you accept a dispute claim as is without a response within 21 – 25 calendar days of the initial dispute date.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Late Accept Day 21-25 Interlink SMS for PIN Debit	NW Late Acpt Day 21-25 Visa SMS	\$0.50	Applies when you accept a dispute claim as is without a response within 21 – 25 calendar days of the initial dispute date.
Visa Late Accept 26-30 Days DMS for Credit/Signature Debit	NW Late Acpt Day 26-30 Visa DMS	\$0.75	Applies when you accept a dispute claim as is without a response within 26 – 30 calendar days of the initial dispute date.
Late Accept Day 26-30 Interlink SMS for PIN Debit	NW Late Acpt Day 26-30 Visa SMS	\$0.75	Applies when you accept a dispute claim as is without a response within 26 – 30 calendar days of the initial dispute date.
Visa No Acceptance DMS for Credit/Signature Debit	NW No Acceptance Visa DMS	\$0.75	Applies when you do not respond to a dispute claim within 31 calendar days.
No Acceptance Interlink SMS for PIN Debit	NW No Acceptance Interlink SMS	\$0.75	Applies when you do not respond to a dispute claim within 31 calendar days.
Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Acquirer Brand Volume (Assessments)	Mastercard Assessment Fee	0.1375%	Applies to all Mastercard sale transactions. This fee is comprised of the Mastercard Acquirer Brand Volume Fee of 0.13% and the Mastercard Annual Acquirer License Fee of 0.0075%.
Mastercard Acquirer Brand Volume (Assessments) – Consumer Credit and Commercial transactions greater than or equal to 1,000 USD only	MC Assessmnt Tran Amt >=\$1K	0.01%	Applies to all Mastercard Consumer Credit and Commercial sales transactions greater than or equal to 1,000 USD.
Mastercard Digital Enablement Fee	MC Digital Enablement	0.01%	Applies to all Mastercard card-not-present sale transactions.
Mastercard U.S. Cross Border USD	US Cross Border Fee	0.60%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was settled in USD.
Mastercard U.S. Cross Border non-USD	US Cross Border Fee, Non USD	1.00%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was not settled in USD.
Mastercard Global Acquirer Fee (GAF)	MC Global Acq Fee	0.85%	Applies to any Mastercard sale transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Mastercard Network Access Brand Usage (NABU) – Authorization	MC Network Access Auth Fee	\$0.0195	Applies to each authorization record where the merchant and card issuer or cardholder are located within the U.S. ■
Mastercard Network Access Brand Usage (NABU) – Settlement	MC Ntwrk Access Settlement Fee	\$0.0195	Applies to each collection-only and return/credit transaction where the merchant and card issuer or cardholder are located within the U.S. ■
Mastercard Account Status Inquiry Service Fee – Intraregional	MC Acct Status Inq Svc Intrare	\$0.025	Applies to all account status inquiry service requests (including AVS, CVC2 or both) where the merchant and the card issuer or cardholder are located within the U.S.
Mastercard Account Status Inquiry Service Fee – Interregional	MC Acct Status Inq Svc Interre	\$0.03	Applies to all account status inquiry service requests (including AVS, CVC2 or both) where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Transaction Processing Excellence Fee – Pre Authorization	MC Proc Int Pre Auth	\$0.045	Applies to pre-authorizations that are not fully reversed or cleared within 30 calendar days of the authorization date.
Mastercard Transaction Processing Excellence Fee – Undefined Authorization	MC Proc Int Undef Auth	\$0.045	Applies to undefined authorizations that are not fully reversed or cleared within 7 calendar days of the authorization date.
Mastercard Transaction Processing Excellence Fee – Final Authorization	MC Proc Int Final Auth	0.25% (\$0.04 minimum)	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.
Mastercard Transaction Processing Excellence Fee – Excessive Authorizations	MC TPE Excessive Auth US	\$0.10	Applies to authorization attempts after 20 previous issuer-declined attempts on the same account number within a 24-hour period.
Mastercard Transaction Processing Excellence Fee – Nominal Authorizations	MC TPE Nominal Auth US	\$0.045	Applies 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 Transaction Processing Excellence Fee – Detail Reporting	MC PIF Detail Report	\$0.012	Applies to any authorization that generates a transaction processing excellence fee for pre-authorizations, final authorizations, undefined authorizations, excessive authorizations, or nominal authorizations.
Mastercard Global Wholesale Travel Transaction Program B2B Acquirer Fee	MC Global Wholesale Travel B2B Fee	1.57%	Applies to all sale transactions where the Mastercard card product is Mastercard B2B (MBS). Eligible merchants include Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Car Rentals (MCC 3351-3500, 7512, 7513, 7519), Airlines (MCC 3000-3350, 4511), Steamship and Cruise Lines (MCC 4411), Bus Lines (MCC 4131), Airports (MCC 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing – Travel Related Arrangement Services (MCC 5962), Real Estate Agents and Managers – Rentals (MCC 6513), Sporting and Recreational Camps (MCC 7032), Trailer Parks and Campgrounds (MCC 7033), Timeshares (MCC 7012), Health and Beauty Spas (MCC 7298), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreational Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Mastercard U.S. Cross Border USD, Mastercard U.S. Cross Border non-USD, and Mastercard Network Access Brand Usage.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Global Freight Program Fee	MC Freight Prgm Fee	0.50%	Applies to all sale transactions where the Mastercard card product is Mastercard Enterprise Solutions (MES). Eligible merchants include Airlines (MCC 3000-3350, 4511), Railroads and Freight (MCC 4011), Motor Freight Carriers, Trucking – Long Distance, Moving and Storage Companies, Local Delivery (MCC 4214), Courier Services – Air and Ground, Freight Forwarders (MCC 4215), Transportation Services (Not Elsewhere Classified) (MCC 4789), Passenger Railways (MCC 4112), Local/Suburban Commuter Passenger Transportation, including Ferries (MCC 4111), Other Services (Not Elsewhere Classified) (MCC 7299), Tax Payments (MCC 9311), Postal Services – Government Only (MCC 9402), Government Services (Not Elsewhere Classified) (MCC 9399), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreational Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Mastercard Acquirer Brand Volume, Mastercard U.S. Cross Border USD, Mastercard U.S. Cross Border non-USD, and Mastercard Network Access Brand Usage.
Mastercard 3-D Secure 1.0 Transaction Fee	SecureCode for MC Trans	\$0.05	Applies to all Mastercard 3-D Secure 1.0 (3DS1) verification attempts.
Mastercard 3-D Secure 2.0 Transaction Fee	MC Identity Check 2.0 Fee	0.01% (\$0.10 cap)	Applies to all Mastercard 3-D Secure 2.0 (3DS2) verification attempts.
Mastercard Merchant Location Fee	MC Merch Monthly Location	\$1.25	Applies to each merchant location that accepts Mastercard card transactions. The fee does not apply to merchant locations with less than \$200.00 in Mastercard gross monthly volume, Charitable and Social Service Organizations (MCC 8398), or Religious Organizations (MCC 8661).
Dispute Case Fee MC DMS	Dispute Case Fee MC DMS	\$1.35	Applies to each incoming dispute claim initiated by Mastercard or the card issuer.
Dispute Image Fee MC DMS	Dispute Image Fee MC DMS	\$0.20	Applies to each dispute when supporting documents or images are electronically delivered to Mastercard.
Mastercard Pre-Arbitration Acceptance Fee	NW MC Pre Arbitration Acpt Fee	\$15.00	Applies to all incoming pre-arbitration disputes where a merchant has accepted responsibility.
Mastercard Dispute Case Ruling Fee	NW Case Ruling Fee MC DMS	\$400.00	Applies to any filed arbitration case or filed compliance case where Mastercard has ruled in favor of the issuing bank. The fee is comprised of the Mastercard Filing Fee (\$150.00) and the Mastercard Administrative Fee (\$250.00).
Maestro Dispute Case Ruling Fee	NW Case Ruling Fee Maestro SMS	\$400.00	Applies to any filed arbitration case or filed compliance case where Maestro has ruled in favor of the issuing bank. The fee is comprised of the Maestro Filing Fee (\$150.00) and the Maestro Administrative Fee (\$250.00).

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Discover®	Statement descriptor	Rate	Fee definition
Discover Assessments	Discover Dues/Assessment Fee	0.13%	Applies to all Discover sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0025 ▼	Applies to all Discover sale transactions.
Discover Network Authorization Fee ■	Network Authorization Fee ■	\$0.0190 ■	Applies to all Discover purchase authorizations. ■
Discover International Service Fee	Discover Intl Service Fee	0.80%	Applies to the dollar amount of card sales (excluding cash over) where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Discover Program Integrity Fee – Base Submission Level ■	Base Sub Level Pgrm Card Sales ■	\$0.05 ■	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 ■	Comm Base Sub Level Pgrm Crd Sls ■	\$0.05 ■	Applies to all commercial card transactions directly qualified for or downgraded to the U.S. Commercial Base Submission Level interchange programs. ■
Discover Ticket Retrieval Fee ■	Ticket Retrieval Fee ■	\$1.00 ■	Applies to all Discover ticket retrieval requests. ■
American Express®	Statement descriptor	Rate	Fee definition
American Express Network Fee	Amex Assessment Fee	0.16% ▲	Applies to all American Express OptBlue sale transactions. This fee does not apply to American Express TPSP sale transactions.
American Express Technical Specification Non-Compliance Fee	Amex 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 when using a non-compliant point-of-sale device.

Appendix – Visa® Fixed Acquirer Network Fee (FANF) for merchants accepting Visa payments

The Visa FANF is a monthly fee that will be assessed for each federal taxpayer identification number (TIN). The Visa FANF is based on the number of physical locations, merchant category code (MCC) and total monthly gross sales volume (originating from Visa credit, debit, and prepaid cards) associated with the TIN.

Getting ready

To understand how the Visa FANF is calculated, please have available the information below for each TIN:

- MCC number
- MCC description
- Number of physical/card-present locations
- Gross monthly Visa sales volume for card-not-present, unattended terminals (except MCC 5542), merchant aggregators, and fast food restaurant (as a percentage of card-present monthly sales volume for MCC 5814)

Determining the Visa FANF amount

Based on the information obtained in the “Getting ready” section, use the tables and exhibit below to determine the applicable Visa FANF for each unique TIN:

- Table 1a: High-volume MCC merchants (card-present locations)
- Table 1b: All other MCC merchants (card-present locations)
- Table 2: Card-not-present, unattended terminals (except MCC 5542), merchant aggregators, and fast food restaurants volume (if monthly card-present sales volume associated with MCC 5814 is 50% or greater)
- Exhibit A – List of high-volume MCCs

Rules and exceptions

1. Most merchants will be assessed the Visa FANF. The Visa FANF is waived for merchants with greater than 50% of total Visa volume from Charitable and Social Service Organizations (MCC 8398) and Religious Organizations (MCC 8661).
2. Based on the defined tables and exhibit, the Visa FANF rates from multiple tables may apply to any given unique TIN:
 - Table 1a and Table 2; or
 - Table 1b and Table 2; or
 - Table 1a only; or
 - Table 1b only; or
 - Table 2 only.
3. Locations with no Visa volume are not counted for calculation or billing purposes.
4. Visa FANF will be billed in the month after it is incurred.
5. In order to qualify for the \$0 fee or 0.15% rate tiers (as shown on Tables 1a, 1b, and 2) TINs must have 100% of their monthly gross sales volume with one acquirer. TINs that use multiple acquirers will not be eligible for these specific tiers and the following minimum fees will apply:
 - For high-volume MCC merchants (card-present): \$2.90 per location
 - For all other MCC merchants (card-present): \$2.00 per location
 - For card-not-present, unattended terminals and fast food restaurants: \$7.00 per TIN

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® FANF Table 1a: High-volume MCC merchants (card-present locations)

Please also see Visa FANF Exhibit A for a list of high-volume MCCs.

Tier	Number of locations	Price per location per month
1	1	\$2.90
2	2	
3	3	
4	4	\$4.00
5	5	
6	6 – 10	
7	11 – 20	\$5.00
8	21 – 50	
9	51 – 100	\$8.00
10	101 – 150	\$12.00
11	151 – 200	\$18.00
12	201 – 250	\$25.00
13	251 – 500	\$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	Greater than or equal to 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

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® FANF Table 1b: All other MCC merchants (card-present locations)

Tier	Number of locations	Price per location per month
1	1	\$2.00
2	2	
3	3	
4	4	\$2.90
5	5	
6	6 – 10	
7	11 – 20	\$4.00
8	21 – 50	
9	51 – 100	\$6.00
10	101 – 150	\$8.00
11	151 – 200	\$10.00
12	201 – 250	\$14.00
13	251 – 500	\$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	Greater than or equal to 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

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® FANF Table 2: Card-not-present, unattended terminals, merchant aggregators, and fast food restaurants volume

Tier	Monthly gross sales volume *		Visa FANF 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

* Monthly gross sales volume refers to the volume for all of your company's locations and/or merchant identification numbers (MIDs) which report under the same TIN. Visa FANF billing is determined by each location's/MID's percentage of total monthly gross sales.

Example of how Visa FANF is billed:

- You're a company with four locations/MIDs with \$4,000.00 in total gross sales for April
- Using Table 2 above, your company would be Tier 4 with an April Visa FANF assessment of \$9.00
- Based on your individual locations'/MIDs' percentage of gross sales, this is how you would be billed per location/MID:

Your locations	April gross sales	Percentage of April total gross sales	April Visa FANF cost to be billed per location
San Francisco	\$2,000.00	50%	\$4.50
Oakland	\$1,000.00	25%	\$2.25
Daly City	\$1,000.00	25%	\$2.25
San Bruno	\$0.00	0%	\$0.00
Totals	\$4,000.00	100%	\$9.00

■ = New fee, definition, or qualification

Appendix – Visa® FANF Exhibit A: List of high-volume MCCs

Merchants with 50% or more of monthly card-present sales volume in the MCCs below are defined as high-volume MCC merchants.

MCC	Description
3000-3350, 4511	Airlines
3351-3500, 7512, 7513, 7519	Auto Rental
3501-4010, 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