



Card Association Fees

Each card organization (Visa, MasterCard, Discover, and American Express) assesses various fees to merchants in connection with transactions. These include, but are not limited to, dues and assessments, fixed acquirer network fees, international/cross-border transaction fees, and network access and data usage charges. Such fees apply to all U.S.-based merchants, regardless of bank, processor, or ISO affiliation.

Because card organizations frequently update these fees, we have maintained a list of the card association fees below. We will make every effort to keep this document as up to date as possible. As an added value, these fees are passed through to you at cost and are not marked up.

If you have questions about these pass-through fees or how they appear on your monthly statement, please contact the customer service number listed on your statement.

By signing the Merchant Processing Agreement (MPA), you acknowledge and agree to these pass-through fees and understand they are subject to change at any time without notice.

Visa Fees

FEE DESCRIPTION	RATE
ISA (International Service Assessment)	.40% of transaction amount when country is Non-US
APF (Acquirer Processing Fee) Credit	\$0.0195 assessed on all authorizations
APF (Acquirer Processing Fee) Debit	\$0.0155 assessed on all authorizations
Misuse of Authorization	\$0.09 per authorization when no subsequent clearing or authorization reversal.
Zero Floor Limit Fee	\$0.20 per transaction when there is no approved authorizations
IAF (International Acquiring Fee)-	.45% The International Service Assessment Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S.
Platform Authorization Fee	\$0.05 assessed on all authorizations- only applies to Interchange Plus Pricing
Partial Authorization Non-Participation Fee	\$0.01 per authorization request for AFD merchants (5542) when the authorization does not indicate the merchant supports partial authorizations.
International Service Assessment Fee --- Base	.80% The International Service Assessment Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S.
International Service Assessment Fee --- Enhanced	1.20% The International Service Assessment Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and the transaction was not settled in USD.
Transaction Debit Integrity Fee	\$.0.10 per ticket for U.S. domestic and interregional debit card and prepaid card purchase transactions that do not request CPS participation or that fail CPS qualification
BIN Fee	0.06% of all transaction amounts- only applies to Interchange Plus Pricing
FANF	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 Base II Fee	\$0.0018 U.S. based settlement transaction fee is charged on each authorization transactions submitted to Visa’s network for settlement.
Visa Assessments	VISA Credit Dues/Assessments 00.1300% times gross credit sales volume VISA Debit Dues/Assessments 00.1300% times gross debit sales volume
Visa Kilobyte Fee-	\$0.0047 Visa’s kilobyte fee is charged on each authorization transaction submitted to Visa’s network for settlement
Zero Dollar Verification Fee	\$0.0250 The fee applies when you want to verify a cardholder’s information without actually authorizing an amount of their card.

MasterCard Fees

FEE DESCRIPTION	RATE
MC Cross Border Fee --- Domestic	.60% of transaction amount
MC Cross Border Fee --- Foreign	1.00% of transaction amount
NABU (MC Network Access & Brand Usage Fee)	\$0.0195 – charged on US issued cards only and based on authorization & returns
MC Acquirer Program Support Fee-	.85% of transaction amount
Platform Authorization Fee	\$0.05 assessed on all authorizations- only applies to Interchange Plus Pricing
Processing Integrity Fee	\$.055 – per item – This fee will be applied to all MC authorized transactions that are not followed by a matching MC cleared (settled) transaction (or in the case of a cancelled transaction, not properly reversed)
Kilobyte Fee-	\$0.0044 per kilobyte – Kilobyte fee is charged on each authorization transactions submitted to Mastercard’s network for settlement.
ICA Fee	0.06% of all transaction amounts- only applies to Interchange Plus Pricing
CVC2 Fee	\$0.0025 per applicable transaction - MasterCard Card Validation Code 2(CVC2)-Code indicating whether the fees charged by the association for the total number of CVC2 transmitted within transactions will be billed to merchant.
Digital Enablement Fee	0.01% Charged on card-not-present fee sales volume for signature debit, consumer credit, and commercial credit transactions.
Acquirer License Fee	0.0045% assessed on gross MC processing volume.

MC Annual Acquirer License Fee	0.0820% times gross MC processing volume.
Address Verification Service ("AVS") Acquirer --- Access Fee	\$0.005 (per item) Card Present Authorizations with AVS. \$0.0075 (per item) Card Not Present Authorizations with AVS
Mastercard Assessments	MC Dues/Assessments on sales < \$1,000 00.1375 % MC Dues/Assessments on sales >= \$1,000 00.10%
MC Location Fee	\$1.50/month per business location

Discover Fees

FEE DESCRIPTION	RATE
Data Usage Charge	\$0.0195 assessed on all sales The Data Usage Fee is a fee charged for the processing of Sales Data
International Service Fee	0.80% of the amount of card sales (excluding Cash Over) conducted at a merchant locations 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 and China Union Pay
International Processing Fee	0.40% --- applies to U.S. acquired sales paid for with card outside of the U.S.
Platform Authorization	\$0.05 assessed on all authorizations- only applies to Interchange Plus Pricing
BIN Fee	0.06% of all transaction amounts- only applies to Interchange Plus Pricing
Discover Network Authorization Fee	\$0.0025 --- fee assessed for each Authorization Request sent to the Discover.
Discover Data Transmission Fee-	\$0.0025 – applies to all settled Discover transactions.
Discover Assessments	00.130% --- The assessment applies to gross Discover Sales Volume

Additional Amex Fees

FEE DESCRIPTION	RATE
Network Fee (assessments)	15 basis points (0.0015 times gross sales)
Card Not Present (CNP)	30 basis points Surcharge (.0030 times card not present gross sales)
Inbound International	40 basis points Surcharge (.0040 times gross sales volume for cards issued outside of U.S.)
Processor Network Fee	15 basis points (0.0015 times gross sales)
Access Fee	30 basis points (0.0030 times gross sales) for each charge submitted for any Program Merchant that was previously an ESA Merchant or AXP Proprietary Merchant. The fee is assessed for each Charge beginning the date the Merchant converted and/or auto-enabled to OptBlue for a period of 3 years.

Other Applicable Fees

FEE DESCRIPTION	RATE
PCI Fee	PCI Compliance Fee --- \$9.30 PCI (Payment Card Industry) compliance fee after a period of 3 months and an additional \$19.95 for not being compliant within the PCI / DSS standards.
Chargeback Arbitration Fee	\$35.00 per each lost chargeback arbitration case filing
PIN Debit Annual Fees	STAR- \$12 PULSE- \$12 ACCEL- \$12 JEANIEEEE- \$12 NYCE- \$14