

## Card Brand Fees

Listed below are current Card Brand Fees by card brand as of April 2022.

Card Brand Fee Description	Rate
<b>Visa Card Brand Fees</b>	
Network Acquirer Processing Fee (NAPF) Authorization – Credit	\$0.02
Network Acquirer Processing Fee (NAPF) Authorization – INTL Credit	\$0.04
Network Acquirer Processing Fee (NAPF) Authorization - Debit	\$0.02
Network Acquirer Processing Fee (NAPF) Authorization - INTL Debit	\$0.04
NAPF Authorization Reversals – Credit	\$0.02
NAPF Authorization Reversals – INTL Credit	\$0.04
NAPF Authorization Reversals - Debit	\$0.02
NAPF Authorization Reversals – INTL Debit	\$0.04
Address Verification <sup>1</sup>	\$0.00
International Service Assessment (ISA)	1.00%
International Acquirer Fee (IAF) <sup>2</sup>	0.45%
Transaction Integrity Fee - TIF	\$0.10
Misuse of Authorization - VMA	\$0.09
Zero Floor Limit - ZFL	\$0.20
Base II Transmission Fee	\$0.00
Acquirer Credit Voucher - Credit	\$0.02
Acquirer Credit Voucher – INTL Credit	\$0.04
Acquirer Credit Voucher - Debit	\$0.02
Acquirer Credit Voucher – INTL Debit	\$0.04
Account Verification – Credit	\$0.04
Account Verification – Debit	\$0.03
Account Verification - INTL	\$0.07
System Integrity Fee - Excessive Decline Reattempts	\$0.10
System Integrity Fee - Excessive Decline Reattempts INTL	\$0.15
System Integrity Fee – Issuer Will Never Approve - Reattempt	\$0.10
System Integrity Fee – Issuer Will Never Approve - Reattempt INTL	\$0.15
System Integrity Fee - High Fallback	\$0.10

<b>Card Brand Fee Description</b>	<b>Rate</b>
<b>Mastercard Card Brand Fees</b>	
Network Access Brand Usage (NABU) - Returns	\$0.02
Network Access Brand Usage NABU - Authorization	\$0.02
AVS Card Not Present	\$0.00
AVS Card Present	\$0.01
CVC2	\$0.00
Acquirer Program Support	0.85%
Cross Border – Domestic	0.60%
Cross Border – INTL	1.00%
Decline Reason Code Service – Card Not Present Transactions <sup>1</sup>	\$0.02
Safety Net Acquirer Fee	\$0.00
Digital Enablement Fee <sup>3</sup>	0.02%
Processing Integrity Fee – Message Format Error	\$0.04
Processing Integrity Fee – Not Reversed/ Undefined Authorization	\$0.05
Processing Integrity Fee – Not Reversed/ Preauthorization	\$0.05
Interchange Compliance Downgrade Fee	\$0.15
Transaction Processing Excellence – Excessive Authorization Attempts	\$0.10
Transaction Processing Excellence – Merchant Advice Code	\$0.03
Transaction Processing Excellence – Nominal Amount Authorizations	\$0.05
Final Authorization Not Meeting Necessary Requirement (\$16 and above)	\$0.00
Final Authorization Not Meeting Necessary Requirement (less than \$16)	\$0.04
Account Status Inquiry Service (ASIS)	\$0.03
Account Status Inquiry Service (ASIS) – INTL	\$0.03
Kilobyte Fee <sup>3</sup>	\$0.00
Acquirer License Fee	0.01%
Location Fee – Per Month/Merchant Account <sup>3</sup>	\$1.25

<b>Card Brand Fee Description</b>	<b>Rate</b>
<b>Discover Card Brand Fees</b>	
Data Usage Fee	\$0.00
Program Integrity Fee <sup>5</sup>	\$0.05
International Processing Fee	0.50%
International Service Fee	0.80%
Network Authorization Fee	\$0.02
Digital Investment Fee <sup>1</sup>	0.01%
Address Verification Service Fee <sup>1</sup>	\$0.01
Account Verification Service Fee <sup>1</sup>	\$0.02

Card Brand Fee Description	Rate
<b>American Express Card Brand Fees</b>	
Inbound Fee (applies to non-U.S. issued cards)	1.00%
Acquirer Transaction Fee – Credit Card Transactions (excludes debit cards)	\$0.02
Non-Compliance Fee	0.75%
Data Quality Fee	0.75%
Non-Swiped Application Transaction Fee	0.30%
Non-Swiped Transaction Fee	0.30%

<sup>1</sup>Fee is effective with the July merchant statement fees.

<sup>2</sup>For merchants classified as high risk by Visa, the rate will be 0.90% of the transaction amount.

<sup>3</sup>Fee is assessed on card not present authorization requests. Minimum fee amount is \$.02 with a maximum of \$.20 per transaction.

<sup>4</sup>The \$0.02 per item fee does not apply to this Card Brand Fee.

<sup>5</sup> Assessed to transactions that qualify for Discover U.S. Base Submission Interchange Rate.