

Visa Fixed Acquirer Network Fee (FANF)

What is FANF?

Visa imposes this fee on all businesses accepting Visa cards, regardless of processing method. The cost of this fee is calculated based on a number of different factors, including sales volume, business location, and processing methods. The primary differentiator is whether a merchant is processing card present (CP) or card not present (CNP) transactions. If a merchant is processing both CP and CNP transactions both fees may apply. The charts and information below explain how this fee is allocated.

Card Present Processing

If your business accepts card present (CP) transactions, Visa assesses the amount of FANF you're charged on two factors: the number of business locations you own and whether you are deemed a high-volume business.

Number of Locations ^{1,2}	FANF Per Location (Visa Table 1b)	High-Volume ³ FANF Per Location (Visa Table 1a)
1-3	\$2.00	\$2.90
4-10	\$2.90	\$4.00
11-50	\$4.00	\$5.00
51-100	\$6.00	\$8.00
101-150	\$8.00	\$12.00
151-200	\$10.00	\$18.00
201-250	\$14.00	\$25.00
251-500	\$24.00	\$35.00
501-1,000	\$32.00	\$45.00
1,001-1,500	\$40.00	\$55.00
1,501-2,000	\$50.00	\$65.00
2,001-4,000	\$60.00	\$75.00
4,001 or more	\$65.00	\$85.00

1. Locations processing less than \$200/month in Visa volume are not charged a fee.
2. Locations processing \$200 - \$1249.99/month in Visa volume are charged 15 basis points (0.15%) instead of flat fee.
3. High-Volume MCC

For the purposes of FANF, merchants with $\geq 50.00\%$ of monthly Customer Present Sales Volume in the following Merchant Category Codes (MCC) are defined as High-volume merchants:

MCC	Description	MCC	Description
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations (With or Without Ancillary Services)
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship / Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Timeshares
5411	Grocery Stores and Supermarkets	7832	Motion Picture Theatres
5511	Car and Truck Dealers / New / Used		

Card Not Present Processing

If your business accepts card not present (CNP) transactions, Visa assesses the amount of FANF you are assessed is based on your monthly Visa processing volume.

Below are card-not-present FANFs based on monthly volumes:

Monthly Volume	Monthly Fee
Less than or equal to \$199.99	\$0.00
\$200 – \$1,249.99	15 basis points (0.15%)
\$1,250 – \$3,999	\$7.00
\$4,000 – \$7,999	\$9.00
\$4,000 – \$7,999	\$15.00
\$40,000 – \$199,999	\$45.00
\$200,000 – \$799,999	\$160.00
\$800,000 – \$1,999,999	\$450.00
\$2,000,000 – \$3,999,999	\$1,000.00
\$4,000,000 – \$7,999,999	\$2,000.00
\$8,000,000 – \$19,999,999	\$4,000.00
\$20,000,000 – \$39,999,999	\$8,000.00
\$40,000,000 – \$79,999,999	\$16,000.00
\$80,000,000 – \$399,999,999	\$45,000.00
\$400,000,000 or more	\$70,000.00