

Card Organization (Pass-Through Fee Schedule) Information provided within this document is for the convenience of the reader and may not include all fees from the Card Brands. This Fee Schedule provides information about fees charged by the Card Organizations that are passed on to you. The Card Organizations may change their fees or add new fees at their discretion. You will be responsible for paying the fees upon the effective date of the change. The Card Organizations also charge fees related to chargebacks, retrievals, re-presentments and arbitration that are not specifically presented here. You will be responsible for all such fees and charges, in addition to the chargeback. Confidential and Proprietary to Fiserv, Inc. Details are subject to change at anytime.

April 2024 Pass Through Fee Schedule - ISO Domestic v04.25.24

Visa®	Rate:	Fee Definition:	FDS North:	North FACS:	Memphis:	Omaha:	Displayed on the "Omaha Domestic Merchant Fee Control (MFC Grid Form)" as:
Visa US Acquirer Service Fee (Assessment Fee) Debit Products	0.13%	Assessed to all Visa settled debit and prepaid transactions.	FSC 244	FSC 274	Included in I/C	MFC VSADADBT	Pass Visa Credit and Debit Dues and Assessments Fee*Client must pass both Credit and Debit
Visa US Acquirer Service Fee (Assessment Fee) Credit Products	0.14%	Assessed to all Visa settled credit transactions.	FSC 27K	FSC 27L	Included in I/C	MFC VSADACRD	Pass Visa Credit and Debit Dues and Assessments Fee*Client must pass both Credit and Debit
Visa International Service Fee Base (ISA)	1.00%	Applies to any transaction in which the merchant's country of domicile differs from the country where the card was issued and the transaction was settled in USD. (i.e. U.S. Merchant, Non U.S. Issued Card, USD)	FSC 22A	FSC 22A	Included in I/C	MBF/PCF	N/A
Visa International Service Fee Enhanced	1.40%	Applies to any transaction in which the merchant's country of domicile differs from the country where the card was issued and the transaction was not settled in USD. (i.e. U.S. Merchant, Non U.S. Issued Card, Non-USD)	FSC 22Z	FSC 22Z	N/A	N/A	N/A
Visa Int'l Acquirer Fee High Risk	0.45%	Visa International Acquirer Fee is assessed on all Non U.S. Issued card transactions acquired by merchants located in the U.S. (included in the interchange rate charged to Non U.S. Issued cards). For Omaha the fee is broken out as: US REGION: .45% (HIGH RISK MERCHANTS - MCC's 5962, 5966, 5967 are assessed 0.90%)	FSC 22F	FSC 22F	N/A	N/A	N/A
Visa International Acquirer Fee	0.45% or 0.90%	Assessed on all Non U.S. Issued card transactions acquired by merchants located in the U.S. (For High-Risk MCC's 5962, 5966 & 5967; fee is 0.90%, all others fee is 0.45%)	FSC 48S	FSC 48S	Included in I/C	MBF/PCF	N/A
Visa Acquirer Processing Fee (APF) - Signature Debit (US Issued)	\$0.0155	Applies to all Visa-branded signature debit authorizations acquired in the U.S. when the card is U.S. issued and include POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals. This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 04J	FSC 04J	Included in I/C	Visa Acquirer Processing Fee (APF) - Signature Debit (US Issued)	\$0.0155
Visa Acquirer Processing Fee (APF) - Signature Credit (US Issued)	\$0.0195	Applies to all Visa-branded signature credit authorizations acquired in the U.S. when the card is U.S. issued and include POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals. This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 04H	FSC 04H	Included in I/C	Visa Acquirer Processing Fee (APF) - Signature Credit (US Issued)	\$0.0195
Visa Acquirer Processing Fee (APF) - Signature Debit (Non-U.S. Issued)	\$0.0355	Applies to all Visa-branded signature debit authorizations acquired in the U.S. when the card is non-U.S. issued and includes POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals.	FSC 04N	FSC 04N	Included in I/C	N/A	N/A
Visa Acquirer Processing Fee (APF) - Signature Credit (Non-U.S. Issued)	\$0.0395	Applies to all Visa-branded signature credit authorizations acquired in the U.S. when the card is non-U.S. issued and includes POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals.	FSC 04M	FSC 04M	Included in I/C	N/A	N/A
Visa Acquirer Processing Fee (APF) - Signature Credit & Signature Debit (Non-U.S. Issued)	See Fee Definition	The rate for international returns will be \$0.0395 for credit returns and \$0.0355 for debit returns. Since the domestic rates is currently charged on all returns through the existing MFC fee methods, 2 new MFC fee methods were introduced to charge those international returns the fee difference of \$0.02. This \$0.02 will only be charged on international returns.	N/A	N/A	N/A	MFC VSAIAPFC / VSAIAPFCD	Pass Visa International Acquirer Processing Fee (Credit) and Pass Visa International Acquirer Processing Fee (Debit)
Visa Account Verification Credit	\$0.035	Applies to Zero Dollar Verification messages (approved and declined) for U.S. issued credit card transactions. Zero Dollar Verification 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.	FSC 10X	FSC 10X	N/A	MFC VSAASFEC	Pass Visa Account Verification International, Credit, and Debit Fee Client must pass all.
Visa Account Verification Debit	\$0.030	See Visa Account Verification Credit	FSC 10Y	FSC 10Y	N/A	MFC VSAASFED	See Visa Account Verification Debit
Visa International Account Verification	\$0.070	See Visa Account Verification Credit	FSC 101	FSC 101	N/A	MFC VSAIASFE	See Visa Account Verification Debit
Visa Misuse of Authorization	\$0.090	Applies to approved and partially-approved electronic authorizations that cannot be matched to a settled transaction within the following timeframe: Travel & Entertainment (T&E) merchants = 20 days; all others = 10 days. If an authorization was attempted and received but the transaction was not settled, merchants must electronically reverse the authorization within 24 hours for all card present transactions and 7 days for card not present transactions.	FSC 04G	FSC 04G	VMU	MBF/PCF	N/A
Visa Zero Floor Limit	\$0.200	Applies when a sale is settled without the required authorization (transaction id is used to match the authorization to settled sale). All transactions above zero dollars require an authorization approval. This fee can be avoided by only settling transactions that have been approved. If an authorization is declined, the merchant must request another form of payment.	FSC 04I	FSC 04I	VZFL	MBF/PCF	N/A
Visa Credit & Debit Integrity Fee (Transaction Integrity Fee)	\$0.10	Applies to consumer, commercial, and business credit transactions, in addition to, regulated and non-regulated Signature Debit and Prepaid card transactions, that do not request Custom Payment Service (CPS) participation or fail CPS qualifications. This fee applies to U.S. merchants accepting U.S. issued cards.	FSC 238	FSC 238	Included in I/C	MBF/PCF	N/A

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Visa Partial Authorization Non-Participation Fee	\$0.01	Applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate.	FSC 12D	FSC 12D	MPA for Memphis	MFC VSAAFDPA	Pass Visa AFD Partial Authorization Non Participant Fee
Visa Staged Digital Wallet Fee	\$0.10	Assessed on all settled purchase transactions and account funding transactions (AFT's), performed by a staged digital wallet operated when a BAI value of WT is submitted.	FSC 24H	FSC 24H	N/A	MFC VSADGWL	Pass Visa Staged Digital Wallet Fee
Visa Base II System File Fee	\$0.0018	Assessed per transaction and applies to each BASE II Clearing and Settlement processing. North Only This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 47N	FSC 47N	MPA for Memphis	MFC VSAFLTMF	Pass Visa File Transmission Fee
Visa Base II Credit Voucher Fee - Credit	\$0.0195	Applies to all credit voucher transactions for U.S. credit, debit, and prepaid card transactions.	FSC 47P	FSC 47P	MPA for Memphis	MFC VSAADPRC	Pass Visa Acquirer Data Processing Fee Credit and Debit*Client must pass both Credit and Debit
Visa Base II Credit Voucher Fee - Debit	\$0.0155	Applies to all credit voucher transactions for U.S. credit, debit, and prepaid card transactions.	FSC 47O	FSC 47O	MPA for Memphis	MFC VSAADPRD	Pass Visa Acquirer Data Processing Fee Credit and Debit*Client must pass both Credit and Debit
Visa Base II Credit Voucher Fee - Debit (Non-U.S. Issued)	\$0.0355	Applies to all credit voucher transactions for Non U.S. debit and prepaid transactions.	FSC 48O	FSC 48O	MPA for Memphis	N/A	N/A
Visa Base II Credit Voucher Fee - Credit (Non-U.S. Issued)	\$0.0395	Applies to all credit voucher transactions for Non U.S. credit transactions.	FSC 48P	FSC 48P	MPA for Memphis	N/A	N/A
Visa Acquirer Data Processing International Return Fee (Credit and Debit)	\$0.0200	Omaha Only: Effective with the April 2019 install, Visa is breaking out international returns and charging an increased rate for those returns. The rate for international returns will be \$0.0395 for credit returns and \$0.0355 for debit returns. Since the domestic rates is currently charged on all returns through the existing MFC fee methods, 2 new MFC fee methods were introduced to charge those international returns the fee difference of \$0.02. This \$0.02 will only be charged on international returns.	N/A	N/A	N/A	MFC VSAIDPRC/ VSAIDPRD	Pass VISA Acquirer Data Processing International Return Fee (Credit) and Pass VISA Acquirer Data Processing International Return Fee (Debit)
Fixed Acquirer Network Fee (FANF)	Varies	Fixed Acquirer Network Fee (FANF) for Visa transactions is a monthly fixed fee which may vary each month. The charge is determined by variables outlined below. (Please review the document entitled Visa FANF Fee Schedule for fee amounts) - For Card Present Processing (excluding fast food and merchant aggregators), refer to Tables 1A and 1B: The applicable monthly fee will be calculated based on the number of active processing merchant locations (per individual card acceptor ID) and your Merchant Category Code (MCC), per taxpayer id, per month. - For Card Not Present Processing (including merchant aggregators and all fast food Visa sales), refer to Table 2: The applicable monthly fee will be determined based on monthly gross Visa sales volume per taxpayer ID, per month.	FSC NF1 AND NF2	FSC NF1 and NF2	MPA for Memphis	MBF/PCF	N/A
See Fee Definition Visa ROL Fee	\$0.0003	Visa passes these fees to Fiserv as a processor. The fees are for Resolve on Line, the Visa Chargeback System Fiserv uses to present back to Visa. The charges are at BIN level. ROL is also the tool used to process and settle Chargeback disputes which is shared by many ISO's at the BIN level. Fiserv is allocating the expense based on the number of transactions on the shared BIN. There is no FSC tied to this fee. It is up to the Partner to determine where best to allocate, additionally there are no plans to create a FSC for this fee.	N/A	N/A	N/A	N/A	N/A
Visa Access Fee	\$0.0011	This fee encompasses many different charges by Visa (Visa North BIN Level Fee Allocation) including chargeback related fees (i.e., reversals, arbitration, compliance filing and reporting fees), authorization reversals, authorization fees, fraud reporting, settlement data file and other miscellaneous reporting fees.	FSC 198	FSC 241	N/A	N/A	N/A
Omaha Only: Visa BIN/ICA Fee	\$0.001	BIN Fees from Visa charged to Fiserv, Clients can pass to Merchants via MFC for shared bin/icas; Clients in a non-shared system can not utilize MFC and must pass the fees via MBF/PCF.	N/A	N/A	N/A	MFC CSTVSABI	Pass Visa Bin/ICA Fee- Only applicable in MFC to Clients in a shared bin/ica
Visa Virtual B2B US	North and Memphis 0.60% Omaha 0.46% (0.60%-0.14%) See Fee	Visa will assess a service fee for B2B transactions that are assigned the new B2B interchange programs also being installed in April 2021. Domestic transactions will be assessed a 0.60% fee and international transactions will be assessed a 1.55% fee for the US and LAC regions Omaha Only: **Transactions that are assessed the B2B service fee are exempt from Dues & Assessments fees, thus the assessed rates used in the MFC methods are all the published rate minus the Dues & Assessment rate. US transactions assessed this rate also are exempt from the Visa APF (Acquirer Processor Fee). VSAAPFRC and VSAAPFRD methods will rebate this fee back to the merchant for these transactions.	FSC 24T	FSC 24T	Included in IC	MFC VSAB2BUS	Pass Visa B2B Virtual Service Fees: If you are electing to pass the Visa International Virtual B2B US Fee- This fee will automatically also be passed
Visa International Virtual B2B US	North and Memphis 1.55% Omaha Rate 1.41% (1.55%-0.14%)- See Fee	See Visa Virtual B2B US	FSC 24U	FSC 24U	Included in IC	MFC VSAIBBUS	See Visa Virtual B2B US
Visa B2B APF Rebate Credit	\$0.0195 - Rebate Omaha Only	See Visa Virtual B2B US	N/A	N/A	N/A	MFC VSAAPFRC	See Visa Virtual B2B US

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Visa B2B APF Rebate Debit	\$0.0155 - Rebate Omaha Only	See Visa Virtual B2B US	N/A	N/A	N/A	MFC VSAAPFRD	See Visa Virtual B2B US
North/Memphis: Visa Excessive Chip Fallback Fee Omaha: Visa Excessive Fallback Fee US	\$0.10	Applies to each fallback transaction occurring at merchant locations with a fallback rate of 10% or above. A fallback transaction occurs in the rare instances when a chip-card terminal is unable to read the chip data on a chip-enabled payment card and the transaction falls back to the magnetic-stripe data capture for payment authorization. These transactions present higher fraud risk to the ecosystem.	FSC 05L	FSC 05L	BO-VI-ECESSIVE CHIP FALBACK FEE	MFC VSAEFLB	Pass Visa Excessive Fallback Fee US
North /Memphis: Visa Decline Tran Resub Fee Omaha: Visa Excessive Auth Attempts Domestic	\$0.10	Applies to authorization reattempts on declined transactions that exceeded the maximum of 15 reattempts in a 30-day period.	FSC 05G	FSC 05G	VG	MFC VSAEADOM	Pass Visa Excessive Auth Attempts Domestic & Cross Border Fees: Must pass both Domestic and Cross
North/Memphis: Visa Decline Tran Resub Fee XBOR Omaha: Visa Excessive Auth Attempts Cross Border	\$0.15	Applies to authorization reattempts on declined cross border transactions that exceeded the maximum of 15 reattempts in a 30-day period.	FSC 05H	FSC 05H	VH	MFC VSAEAXBR	See Visa Excessive Auth Attempts Domestic
Omaha Only: Visa Consumer Billpay Participation Fee	\$0.20	Applies to all of the registered merchant's transactions who is participating in Consumer Bill Payment Service (CBPS).	N/A	N/A	N/A	MFC VSAEBPPF	Pass Visa Consumer Billpay Participation Fee
North/Memphis: Visa Address Verification Service (AVS) Fee Omaha: Visa Address Verification Fee US	\$0.0010	Visa will assess a per transaction fee on Card Present transactions, when the address verification yields a usable result, including full match, partial match, or no match. The AVS fee will not be charged when the address is not verified or an error condition prevents the result from being returned.	FSC 0DE	FSC 0DE	FJ	MFC VSAAVSUS	Pass Visa Address Verification Service Fee US
North/Memphis: 2 separate fees Visa Never Approve Reattempt Fees U.S. Omaha: 1 fee Visa Never Approve Reattempt Fees U.S.	See Platform specific columns	Visa will assess a fee each for subsequent authorization attempt following an initial decline response from the issuer that the transaction will never be approved.	Visa Never Approve Domestic Fee FSC 05J Rate \$0.10 Visa Never Approve Cross Border Fee FSC 05K Rate \$0.15	Visa Never Approve Domestic Fee FSC 05J Rate \$0.10 Visa Never Approve Cross Border Fee FSC 05K Rate \$0.15	Visa Never Approve Domestic Fee Adjustment Code FW Rate \$0.10 Visa Never Approve Cross Border Fee Adjustment Code FW Rate \$0.15	Visa Never Approve Domestic Fee MFC VSAANADUS Rate \$0.10 Visa Never Approve Cross Border Fee MFC VSAANAXUS Rate \$0.15	Pass Visa Never Approve Reattempt Fees U.S.
Visa Integrity Detail Report Fee	\$0.002	Applies per line item associated with each merchant on the billing detail report. Fiserv added support to receive monthly reporting from Visa to enable merchant billing for these fees. Visa Rules require acquirers and issuers to properly use and manage declined transaction response codes, eliminate excessive reattempts and maintain data consistency in authorization fields.	FSC 2AK	2AK	V1	MFC VSAIFDTL	Pass Visa Integrity Detail Report Fee
Visa Base 2 Return Fee	\$5.00	Applies per Visa transaction that is returned to Fiserv from Visa because of failed Visa edits due to a forced transaction that did not include a valid authorization.	FSC 2AO	2AO	V2	MFC VSAB2RTN	Pass Visa Base 2 Return Fee
North: Visa Stop Payment Service Fee Omaha: Visa Recurring Auth Decline Fee U.S.	\$1.00	Applies per transaction that Visa returns to Fiserv due to failed VisaNet Clearing and Settlement Service edits.	FSC 2AN	2AN	N/A	MFC VSARECAD	Pass Visa Recurring Auth Decline Fee U.S.
Visa Manual Cash Switch Fee	\$0.15	Applies per manual cash transaction performed (MCC 6010 only).	FSC 2AT	FSC 2AT	N/A	MFC VSAMCASW	Pass Visa Manual Cash Switch Fee
Visa Magnetic Stripe Contactless Fee	\$0.10	Applies to each magnetic stripe contactless transaction (Pos Entry Mode 91). Note: Visa will delay assessment of the Visa Magnetic Stripe Contactless Fee for transactions in MCC 5541 - Service Stations (With or Without Ancillary Services) and MCC 5542 - Automated Fuel Dispensers until January 1, 2024.	FSC 49Q	FSC 49Q	N/A	MFC VSAMSCTL	Pass Visa Magnetic Stripe Contactless Fee
Visa CVV2 Fee	\$0.0025	Applies to card present transactions in which CVV2 verification is performed and yields either a match or no match result.	FSC 2AJ	FSC 2AJ	N/A	MFC VSAVCV2	Pass Visa CVV2 Fee
Visa Estimated Auth Fee	0.02%	Applies to all approved estimated authorizations.	FSC 2AU	FSC 2AU	HC	MFC VSAESTAU	Pass Visa Estimated Auth Fee
Visa Incremental Auth Fee	0.02%	Applies to all approved incremental authorizations.	FSC 2AV	FSC 2AV	HD	MFC VSAINCAU	Pass Visa Incremental Auth Fee
Visa Account Name Inquiry Fee	\$0.10	Applies to each account name inquiry performed as part of a zero-amount account verification transaction.	FSC 2AX	FSC 2AX	HI	MFC VSAANINQ	Pass Visa Account Name Inquiry Fee
Visa Digital Commerce Service Fee	See Platform specific columns	Applies to all card not present settled transactions.	2CM: Visa Digital Commerce Service Fee- 0.0075% 2CN: Visa Digital Commerce Service Fee Minimum-\$0.0075	2CM: Visa Digital Commerce Service Fee- 0.0075% 2CN: Visa Digital Commerce Service Fee Minimum-\$0.0075	TBD: Visa Digital Commerce Service Fee- 0.0075% TBD: Visa Digital Commerce Service Fee Minimum-\$0.0075	MFC VSADIGCS: Visa Digital Commerce Service Fee- 0.0075% MFC VSADIGMN: Visa Digital Commerce Service Fee Minimum-\$0.0075	Pass Visa Digital Commerce Service Fee
Visa Commercial Solutions Fee	0.01%	Applies to all U.S. acquired POS volumes from transactions made with Visa Business Solutions products (product ID's).	FSC 2C3	FSC 2C3	AB	MFC VSACOMSL	Pass Visa Commercial Solutions Fee
Visa High Integrity Risk Tran and Volume Fee	See Platform specific columns	Applies to all card not present payment volume processed in the following High Integrity Risk MCC Codes: MCC 5967—Direct Marketing—Inbound Teleservices Merchant MCC 7273—Dating Services 7995—Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value	FSC 2C5: Visa High Integrity Risk Tran Fee-\$0.10 FSC 2C6: Visa High Integrity Risk Volume Fee-0.10%	FSC 2C5: Visa High Integrity Risk Tran Fee-\$0.10 FSC 2C6: Visa High Integrity Risk Volume Fee-0.10%	N/A	MFC VSAHIRTR: Visa High Integrity Risk Tran Fee- \$0.10 MFC VSAHIRVO: Visa High Integrity Risk Volume Fee-0.10%	Pass Visa High Integrity Risk Tran and Volume Fee

Fixed Acquirer Network Fee (FANF) Billing Tables for Visa Transactions

***Table 1: Card Present (Excludes Fast Food MCC 5814)**

The monthly Fixed Acquirer Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per Month.

Tiers	No. of locations by MID	Price per location, per merchant (per month)	
		Table 1A (High Volume MCCs)	Table 1B (All Other MCCs)
1-3	1-3	\$2.90	\$2.00
4-6	4-10	\$4.00	\$2.90
7-8	11-50	\$5.00	\$4.00
9	51-100	\$8.00	\$6.00
10	101-150	\$12.00	\$8.00
11	151-200	\$18.00	\$10.00
12	201-250	\$25.00	\$14.00
13	251-500	\$35.00	\$24.00
14	501-1,000	\$45.00	\$32.00
15	1,001-1,500	\$55.00	\$40.00
16	1,501-2,000	\$65.00	\$50.00
17	2,001-4,000	\$75.00	\$60.00
18	>4,000	\$85.00	\$65.00
		Maximum number of billable locations will be capped at 4,001	
19	<\$200.00 GSV (any # of locations)		\$0.00
20	\$200.00 - \$1,249.99 GSV (any # of locations)		0.15%

***Table 1A: High Volume MCC Merchants – Card Present¹**

MCC	MCC Descriptor
3000-3299, 4511	Airlines
3300-3499, 7512	Auto Rental
3500-3999, 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
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	Stationary Stores
7012	Timeshares
7832	Motion Picture Theaters

***Table 2: Fast Food (MCC 5814), Card Not Present (MOTO/ECI: 1-9), Merchant**

Aggregators

The Fixed Acquirer Network Fee Billing amount is based on Visa Monthly gross sales

Tier	Monthly Gross Sales Volume	Fee per Month
1	< \$199.99	\$0.00
2	\$200 - \$1249.99	0.15%
3	\$1250 - \$3,999.99	\$7.00
4	\$4,000 - \$7,999	\$9.00
5	\$8,000 - \$39,999	\$15.00
6	\$40,000 - \$199,999	\$45.00
7	\$200,000 - \$799,999	\$160.00
8	\$800,000 - \$1,999,999	\$450.00
9	\$2,000,000 - \$3,999,999	\$1,000.00
10	\$4,000,000 - \$7,999,999	\$2,000.00
11	\$8,000,000 - \$19,999,999	\$4,000.00
12	\$20,000,000 - \$39,999,999	\$8,000.00
13	\$40,000,000 - \$79,999,999	\$16,000.00
14	\$80,000,000 - \$399,999,999	\$45,000.00
15	≥ \$400,000,000	\$75,000.00

*Visa Network CP / CNP Fee per Billing Tables 1A, 1B & 2

Confidential and Proprietary to Fiserv, Inc. The above referenced billing tables are provided as a courtesy. Information is subject to change.

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Mastercard®	Rate:	Fee Definition:	FDS North:	North FACS:	Memphis:	Omaha:	Displayed on the "Omaha Domestic Merchant Fee Control (MFC) Grid Form" as:
Mastercard Acquirer Brand Volume (Assessment Fee)	0.14%	Assessed to all Mastercard sale transactions.	FSC 242	FSC 273	Included in IC	MBF/PCF	N/A
Mastercard Acquirer Brand Volume for transactions => \$1000 USD (Assessment Fee)	0.15%	An additional Mastercard Assessment Fee is assessed to all Mastercard sale transactions greater than or equal to \$1,000 USD. For North Clients, please load the FSC as 0.01%	FSC 26C	FSC 237	Included in IC	MBF/PCF	N/A
Mastercard US Cross Border USD	0.60%	Applies to any transaction in which the Client's country of domicile differs from the country where the card was issued and the transaction was settled in USD.	FSC 605	FSC 605	Included in IC	MBF/PCF	N/A
Mastercard US Cross Border non-USD	1.00%	Applies to any transaction in which the Client's country of domicile differs from the country where the card was issued and the transaction was settled in Non-USD.	FSC 606	FSC 606	Included in IC	N/A This is included with the Mastercard US Cross Border USD Fee	N/A
Mastercard Network Access Brand Usage (NABU)	\$0.0195	\$0.0195-Based on auth and returns of US issued cards. Assessed on each authorization record. Collection Only and Return/Credit settled transactions from US merchants for US cardholders. This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 60M, 0B4	FSC 60M, 0B4	Included in IC	MBF/PCF	N/A
Mastercard Network Access Brand Usage (NABU) Non-Domestic	\$0.0295	\$0.0295-Based on auth & returns of Foreign issued cards. Assessed on each authorization record, Collection Only and Return/Credit settled transactions from US merchants for Foreign cardholders. This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 0E7, 2C9	FSC 0E7, 2C9	AS, AA	MFC MSTNABUF	Pass Mastercard NABU Foreign Transaction Fee
North Only: Mastercard US Acct Status Inq SVC Interregional Fee (See North: Platform specific columns)	\$0.030	Assessed to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region. (US Merchant/Non US Issued Card)	FSC 11G- Effective April 2022 the fee for Card Not Present(CNP) transactions was retired. After April 2022 the fee will bill only on card present(CP) transactions.	FSC 11G- Effective April 2022 the fee for Card Not Present(CNP) transactions was retired. After April 2022 the fee will bill only on card present(CP) transactions.	N/A	N/A	N/A
North Only: Mastercard US Acct Status Inq Svc Intraregional Fee (See North: Platform specific columns)	\$0.025	Assessed to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region. (US Merchant/US Issued Card)	FSC 11H-Effective April 2022 the fee for Card Not Present(CNP) transactions was retired. After April 2022 the fee will continue to bill for card present(CP) transactions.	FSC 11H-Effective April 2022 the fee for Card Not Present(CNP) transactions was retired. After April 2022 the fee will continue to bill for card present(CP) transactions.	N/A	N/A	N/A
North: Mastercard Kilobyte Fee Omaha: Mastercard Kilobyte Clearing US Fee	\$0.0023	A file transmission service charged per kilobyte of Clearing data. North Only: This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 03Z	FSC 44B	Included in IC	MFC MSTKILOB	Pass Mastercard Kilobyte Clearing Fee
Mastercard Global Acquirer Support Fee	0.85%	Applies 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.	FSC 48R	FSC 48R	Included in IC	MBF/PCF	N/A
North Only: Mastercard Acquiring AVS Billing Fee	\$0.01	Assessed on a Mastercard authorization CP request with AVS (Address Verification Service).	FSC 0FB	FSC 0FB	on MPA	N/A	N/A
Mastercard TPP/License Fee	Varies	Mastercard License Fee is a calculated fee based on an Acquirer's prior calendar year credit and signature debit volume total. Rate is variable and is assessed on Mastercard gross sales. Citi = 0.010%, SunTrust = 0.0069%, Wells = 0.0062%, Huntington = 0.0135%, Sovereign = 0.0053%, Deutsche = 0.0123%. Omaha knows this as Acquirer License Fee/TPP=0.0061%.	FSC 818	FSC 818	on MPA	MBF/PCF	N/A
North Only: Mastercard CVC2 Fee (See FSC Column(s))	\$0.0025	Assessed to 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 and 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.	FSC 11M-Effective April 2022 the fee for Card Not Present(CNP) transactions was retired. After April 2022 the fee will continue to bill for card present(CP) transactions.	FSC 11M-Effective April 2022 the fee for Card Not Present(CNP) transactions was retired. After April 2022 the fee will continue to bill for card present(CP) transactions.	N/A	N/A	N/A
Mastercard Digital Enablement Fees- (See Platform specific columns)	See Platform specific columns	The fee will be assessed on all consumer credit, commercial and signature debit dual message Card-Not-Present (CNP) activity acquired in the U.S. region. The fee will apply based on the presence of the data element 22 subfield 5 values of 1, 2, 3, 4, 5 & 9. Financial Declines (Authorization Response Code of 51) are excluded from billing assessment.	0C5: Mastercard Digital Enablement Fee -0.02% 0C6: MasterCard Digital Enablement Minimum Fee - \$0.02 0C7: MasterCard Digital Enablement Maximum Fee - \$0.40	0C5: Mastercard Digital Enablement Fee -0.02% 0C6: MasterCard Digital Enablement Minimum Fee - \$0.02 0C7: MasterCard Digital Enablement Maximum Fee - \$0.40	FL: Mastercard Auth Digital Enablement Fee-0.02% FM: Mastercard Auth Digital Enablement Minimum Fee- \$0.02 FN: Mastercard Auth Digital Enablement Maximum Fee - \$0.40	MFC MSTDIGEN: Mastercard Digital Enablement Fee- 0.02% MFC MSTDIGMN: MasterCard Digital Enablement Minimum Fee-\$0.02 MFC MSTDIGMX: MasterCard Digital Enablement Maximum Fee-\$0.40	Pass Mastercard Digital Enablement Fees
Mastercard Global Wholesale Travel B2B Fee	1.57%	Assessed to all qualifying Wholesale Travel B2B sales transactions.	FSC 22W	FSC 22W	Included in IC	MFC MSTB2BUS * MFC MSTB8BT for NABU Rebate	Pass Mastercard Business to Business US Fee
Mastercard SecureCode Transaction Fee - Quantity Based	\$0.05	Applies to Verification Requests for Mastercard SecureCode transactions using 3-D Secure version 1.	FSC 03E	FSC 03E	on MPA	MFC MSTSECUR	Pass Mastercard Secure Code Fee
Mastercard Processing Integrity Fee - Pre Authorization	\$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.	FSC 03H	FSC 03H	MH	MFC MSTPIPRE	Pass Mastercard Processing Integrity Pre-Auth Fee
Mastercard Processing Integrity Fee - Undefined Authorization	\$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.	FSC 03I	FSC 03I	MI	MFC MSTPIUDF	Pass Mastercard Processing Integrity Undefined Fee
Mastercard Processing Integrity Fee - Final Authorization	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.	FSC 03J	FSC 03J	MJ	MFC MSTPIFAV	Pass Mastercard Processing Integrity Final Auth % Fee

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Mastercard®	Rate:	Fee Definition:	FDS North:	North FACS:	Memphis:	Omaha:	Displayed on the "Omaha Domestic Merchant Fee Control (MFC) Grid Form" as:
Mastercard Processing Integrity Fee - Final Authorization (Minimum)	\$0.04- Omaha See Fee Definition	This fee will be 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 this fee will be 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. North: If the assessment is less than \$0.04 when 03J is applied the merchant will be billed 03K at \$0.04. Omaha: If calculation of MSTPIFAV is less than or equal to \$0.04, then per item fee is assessed	FSC 03K	FSC 03K	MK	MFC MSTPIFAI	Pass Mastercard Processing Integrity Final Auth Minimum Per Item Fee *If a Client is electing to pass through the MC Final Auth Fee, both the final auth % and the final auth minimum must be set. Merchant will either be charged the final auth % or the final auth minimum
Mastercard Processing Integrity Invalid Acquirer ICA Fee	\$0.04	This fee bills the owner ICA of the Mastercard Interface Processor (MIP) a fixed rate of USD \$0.04 per non-compliant transaction submitted.	NA	NA	NA	MFC MSTPIICA	Pass Mastercard Processing Integrity Invalid Acquirer Authorization ICA Fee
Mastercard Processing Integrity Message Format Fee	\$0.04	This fee bills the submitter a fixed rate fee of USD \$0.04 for each transaction that is in a non-compliant format (DE 32 ICA for the Dual Message System, DE 32 RTN for the Single Message System).	FSC 0EJ	0EJ	A6	MFC MSTPIFMT	Pass Mastercard Processing Message Format Error Fee
Mastercard Processing Integrity Image Fee	\$0.020	Assessed for the report that Mastercard provides listing which Merchants are experiencing a Processing Integrity fee The report contains details on the non-compliant authorizations that fail to meet the requirements of the new Processing Integrity Program.	FSC 03L	FSC 03L	On MPA	MFC MSTIMGFE	Pass Mastercard Processing Integrity Image Fee
Mastercard Location Fee	\$1.25	Monthly fee for each business location that accepts at least one Mastercard transaction during the calendar month with at least \$200.00 of monthly gross Mastercard volume. The fee will be excluded for merchants set up with Mastercard's 8393 and 8661. Merchants with the same physical address and tax ID will be considered one merchant location.	FSC 24I	FSC 24I	M7	MFC MSTLCTNF	Pass Mastercard Location Fee
Mastercard Freight Program - Acquirer Fee	0.50%	Applies to transactions clearing at the Commercial Freight interchange program.	FSC 24W	FSC 24W	Included in I/C	MFC MSTFFMES	Pass Mastercard ACQ Freight Program Fee
Mastercard Access Fee	\$0.0032	Fee charged for each Mastercard sales transactions. This fee encompasses many different charges by Mastercard (Mastercard North ICA Level Fee Allocation) including chargeback related fees (i.e., reversals, arbitration, compliance filing and reporting fees), authorization reversals, authorization fees, file and other miscellaneous reporting fees.	FSC 197	FSC 197	N/A	N/A	N/A
Excessive Authorization Fee	\$0.15	Applies after 20 previously declined authorization attempts in the U.S. region on the same account number within a 24 hour period are received. The fee will generate on the 21st authorization attempt. Effective January 2023, rate will increase from \$0.10 to \$0.15	FSC 03T	FSC 03T	On MPA	MFC MSTEAUUS	Pass Mastercard Excessive Auth Attempts US Fee
Nominal Amount Authorization Fee	\$0.045	Applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.	FSC 03U	FSC 03U	N/A	MFC MSTNAUUS	Pass Mastercard Nominal Amount Authorization Fee
Interchange Compliance Downgrade Fee	\$0.15	Assessed on reclassified transactions.	FSC 24X	FSC 24X	N/A	MFC MSTDNGRD	Pass Mastercard Acquirer Interchange Downgrade Fee
Omaha Only: Processing Integrity (Reversal) Fee	\$0.055	Applied to all Mastercard authorized transactions that are not followed by a matching cleared (settled) transaction or in the case of a cancelled transaction, not properly reversed.	N/A	N/A	N/A	PCF/MBF	N/A
Omaha Only: Mastercard BIN/ICA Fee	\$0.0078	BIN Fees from Mastercard charged to Fiserv. Clients can pass to Merchants via MFC for shared bin/icac; Clients in a non-shared system can not utilize MFC and must pass the fees via MBF/PCF.	N/A	N/A	N/A	MFC CSTMSTBI	Pass Mastercard Bin/ICA Fee *Only applicable in MFC to Clients in a shared bin/ica
Omaha Only: Mastercard Kilobyte Clearing US Fee	\$0.002294	A file transmission service charged per kilobyte of clearing data	N/A	N/A	N/A	MFC MSTKILOB	Pass Mastercard Kilobyte Clearing US Fee
North: Mastercard Connectivity Kilobyte Fee – Authorization Omaha: Mastercard Kilobyte Authorization US Fee	Omaha: \$0.002294 North: \$0.002294	A file transmission service charged per kilobyte of authorization data. North Only: This fee may be part of a bundled Access Fee, please refer to your contract.	05U	05U	FY	MFC MSTKBAUS	Pass Mastercard Kilobyte Authorization US Fee
North Only: Mastercard Connectivity Kilobyte Fee – Clearing	\$0.002294	A file transmission service charged per kilobyte of clearing data. North Only: This fee may be part of a bundled Access Fee, please refer to your contract.	27V	27V - Previous FSC 448	FZ	N/A	N/A
North/Memphis: Mastercard TPE ACQ Merch Advice Code Omaha: Mastercard Merchant Advice Code US	\$0.03	Applies to card not present authorization that receives a decline response code of Closed Account, Fraudulent or Cardholder canceled where in the past 30 days a transaction on the same card, at the same merchant, and with the same transaction amount was declined for the same response code.	FSC 05R	FSC 05R	FS	MFC MSTMACUS	Pass Mastercard Merchant Advice Code US
North: 3 separate Fees -Mastercard Installment Program Purchase Fees: Mastercard Installment Program Fee Purchase A, Mastercard Installment Program Fee Purchase B, Mastercard Installment Program Fee Purchase C Omaha: 1 Fee- Mastercard Installment Purchase A, B and Refund A Fees (Program C is N/A on Omaha; at this time)	See Platform specific columns	Mastercard will assess fees on Mastercard Domestic installment purchase transactions that are successfully cleared and settled in which a Mastercard installment purchase product type (card type) is used. A rebate will be issued on Mastercard domestic installment refund transactions. The specific rates for these fees will vary based on the Card Acceptor Business (CAB) program that was submitted by the acquirer as part of the first presentation as outlined below. Each CAB Program contains groups of MCC codes, and the merchant's assigned MCC code will determine which fee rate the transaction is assessed.	Mastercard Installment Program Fee Purchase A FSC 2WI Rate: 1.30% Mastercard Installment Program Fee Purchase B FSC 2WJ Rate: 0.10% Mastercard Installment Program Fee Purchase C FSC 2WK Rate: 0.00%	Mastercard Installment Program Fee Purchase A FSC 2WI Rate: 1.30% Mastercard Installment Program Fee Purchase B FSC 2WJ Rate: 0.10% Mastercard Installment Program Fee Purchase C FSC 2WK Rate: 0.00%	N/A	Mastercard Installment Purchase Fee A - MSC MSTIPPPA: Rate: 1.30% Mastercard Installment Purchase Fee B- MSC MSTIPPPB: Rate: 0.10% Mastercard Refund A Fee MSC MSTIPFRA: Rate:-1.15%	Pass Mastercard Installment Purchase A, B and Refund A Fees
North: 3 separate Fees -Mastercard Installment Program Refund Fees: Installment Program Refund Fee A, Installment Program Refund Fee B, Installment Program Refund Fee C Omaha: See Mastercard Installment Purchase A, B and Refund A Fees	See Platform specific columns	See Fee Definition for Mastercard Installment Purchase A, B and Refund A Fees	Mastercard Installment Program Refund Fee A FSC 2WL Rate: -1.15% Mastercard Installment Program Refund Fee B FSC 2WM Rate: 0.00% Mastercard Installment Program Refund Fee B FSC 2WN Rate: 0.00%	Mastercard Installment Program Refund Fee A FSC 2WL Rate: -1.15% Mastercard Installment Program Refund Fee B FSC 2WM Rate: 0.00% Mastercard Installment Program Refund Fee B FSC 2WN Rate: 0.00%	N/A	Mastercard Installment Purchase Fee A - MSC MSTIPPPA: Rate: 1.30% Mastercard Installment Purchase Fee B- MSC MSTIPPPB: Rate: 0.10% Mastercard Refund A Fee MSC MSTIPFRA: Rate:-1.15%	See Mastercard Installment Purchase A, B and Refund A Fees

Mastercard®	Rate:	Fee Definition:	FDS North:	North FACS:	Memphis:	Omaha:	Displayed on the "Omaha Domestic Merchant Fee Control (MFC) Grid Form" as:
North/Memphis: Mastercard Decline Reason Code Service Omaha: MasterCard Decline Service Fee US	\$0.02	Accessed per transaction fee on Card-Not-Present Mastercard authorization requests. The fee will apply to authorization requests in the Domestic (US Region) wherein enhanced intelligence is provided and one of the following decline reason responses are provided: • Updated information was found in the Mastercard database. Check for new information before attempting. • Updated credentials are not found to be available in the Mastercard database. Do not retry. Authentication may improve the likelihood of an approval. • Retry using authentication such as EMV 3DS. • Suspected fraud. Do not retry. Retry the transaction later.	FSC 0A8	FSC 0A8	FK	MFC MSTOSFUS	Pass Mastercard Decline Service Fee US
Mastercard Credential Continuity Fee * Note: North Only- Fee is effective August 19, 2022.	\$0.03	Assessed on recurring payment transaction made with outdated credentials. Mastercard will assess the fee regardless of response when an outdated credential was used for the recurring payment transaction. The Credential Continuity Program has established a minimum threshold of 100 transactions based on the aggregated merchant name. The new CCP fee will not be assessed to any merchant who does not process at least 100 recurring transactions per month. The new fee will only apply when there was an updated PAN available in Mastercard's Automatic Billing Updater service and not used (excludes expiration date updates)	ZWA	ZWA	N/A	MFC MSTCRDCN	Pass Mastercard Credential Continuity Fee
Mastercard Preauthorization Fees- (See Platform specific columns)	See Platform specific columns	The fee will be assessed on all credit card preauthorization transactions. The pricing is differentiated for card-present (CP) and card-not-present (CNP) preauthorization requests.	2CF: Mastercard Preauth Card Present US- 0.0075% 2CH: Mastercard Preauth Card Present Minimum US- \$0.01 2CG: Mastercard Preauth Card Not Present US- 0.0125% 2CI: Mastercard Preauth Card Not Present Minimum US- \$0.01	2CF: Mastercard Preauth Card Present US- 0.0075% 2CH: Mastercard Preauth Card Present Minimum US- \$0.01 2CG: Mastercard Preauth Card Not Present US- 0.0125% 2CI: Mastercard Preauth Card Not Present Minimum US- \$0.01	TBD: Mastercard Preauth Card Present US- 0.0075% TBD: Mastercard Preauth Card Present Minimum US- \$0.01 TBD: Mastercard Preauth Card Not Present Minimum US- \$0.01	MFC MSTPACPU: Mastercard Preauth Card Present US- 0.0075% MFC MSTPAPMU: Mastercard Preauth Card Present Minimum US- \$0.01 MFC MSTPACNU: Mastercard Preauth Card Not Present US- 0.0125% MFC MSTPANMU: Mastercard Preauth Card Not Present Minimum US- \$0.01	Pass Mastercard Preauthorization Fees
Mastercard Mail/Telephone Order Fee	0.15%	Mastercard will assess a Mail Order/Telephone Order (MOTO) fee of 0.015% on all US cleared transactions defined as MOTO transactions.	FSC 2C7, 2C8	FSC 2C7, 2C8	A7, A8	MFC MSTMOTUS	Pass Mastercard Mail/Telephone Order Fee US

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Discover®	Rate:	Fee Definition:	FDS North:	North FACS:	Memphis:	Omaha:	Displayed on the "Omaha Domestic Merchant Fee Control (MFC) Grid Form" as:
Discover Assessment Fee	0.14%	Assessed to all Discover sale transactions.	FSC 6AC	FSC 234	Included in IC	MBF/PCF	N/A
Discover Data Usage Fee	\$0.0025	Assessed to all Discover Network Card sales transactions. North Only-This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 22E	FSC 22E	Included in IC	MBF/PCF	N/A
Discover International Service Fee	0.80%	Assessed on the amount of Card Sales (excluding Cash Over) conducted at a Client location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States. This fee is not applicable to JCB and China Union Pay cards.	FSC 22H	FSC 22H	Included in IC	MBF/PCF	N/A
Discover International Processing Fee	0.50%	Assessed per Discover settled sale (including cash over amount and cash advance transactions) when the card is issued in a country other than the country that the merchant is located in, excluding JCB and China Union Pay cards.	FSC 22G	FSC 22G	Included in IC	MBF/PCF	N/A
Discover Network Authorization Fee	\$0.0190	Assessed to all authorizations sent to Discover. North Only This fee may be part of a bundled Access Fee, please refer to your contract.	FSC 0BC	FSC 0BC	Included in IC	MBF/PCF or MFC DSCAUTH	Pass Discover Network Authorization Fee * Client can also set at MBF/PCF Level- This will result in double billing
Omaha Only Discover 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 - this is an Omaha Platform Fee Only, not applicable for the other platforms	N/A	N/A	N/A	DSCASFEE	Pass Discover Card Account Verification Fee
North/Memphis: Discover Program Integrity Fee - Consumer Omaha: Discover Program Integrity Fee	\$0.1000	Assessed on all transactions downgraded to Base Submission Level Interchange Programs	FSC 24P	FSC 24P	D9	MFC DSCPGINT	Pass Discover Program Integrity Fee
North/Memphis Only: Discover Program Integrity Fee - Commercial	\$0.1000	Assessed on all Discover transactions downgraded to Commercial Base Submission Level Interchange Programs	FSC 24Q	FSC 24Q	D0	N/A	N/A
North Only The Discover Acquirer Fee	\$0.0049	Allocation includes the Acquirer International Service Fee, Acquirer International Processing Fee, and Dispute Fees (e.g. Represent Fee, Retrieval Fulfillment Fee, and Inquiry Ticket Retrieval Request Non-Response Fee). There is no FSC tied to this fee. Client will need to determine where best to allocate this fee.	See Fee Description	See Fee Description	N/A	N/A	N/A
Discover Ticket Retrieval Fee	\$1.00	Assessed for each retrieval request (sales receipt, order form, etc.)	FSC 48Y	FSC 48Y	N/A	MFC DSCCKRTV	Pass Discover Ticket Retrieval Fee
Discover Account Verification Service Fee	\$0.02	Assessed per account verification request on all Discover Full Acquiring transactions	FSC 0DJ (0=Zero)	FSC 0DJ (0=Zero)	T8	MFC DSCACVSC	Pass Discover Account Verification Service Fee
Discover Address Verification Service Fee	\$0.005	Assessed per address verification request on all Discover Full Acquiring transactions. The fee will be assessed on the following AVS response codes: • X Address Matches, nine-digit Postal Code matches • A Address matches, five-digit Postal Code matches • Y Address matches, Postal Code does not • T Nine-digit Postal Code matches, address does not • Z Five-digit Postal Code matches, address does not • N Nothing matches	FSC 0DK (0=Zero)	FSC 0DK (0=Zero)	T9	MFC DSCADVSC	Pass Discover Address Verification Service Fee
Discover Digital Investment Fee	0.01%	Assessed on the gross amount of Discover Full Acquiring sales on all keyed or ecommerce transactions. This fee will be assessed for providing digital transaction security and fraud prevention efforts.	FSC 0DL (0=Zero)	FSC 0DL (0=Zero)	TO	MFC DSCDGINV	Pass Discover Digital Investment Fee

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American Express Opt Blue®	Rate:	Fee Definition:	FDS North:	North FACS:	Memphis:	Omaha:	Displayed on the "Omaha Domestic Merchant Fee Control (MFC) Grid Form" as:
American Express Assessment Network Fee	0.165%	Assessed to all American Express Opt Blue sale transactions.	FSC 286	FSC 286	N/A	MFC AMXNTWRK	Pass American Express Network Fee
American Express Acquirer Transaction Fee	\$0.02	Assessed per transaction on all American Express Opt Blue non-debit charges including credit (consumer and commercial) and prepaid transactions submitted for all industries in the U.S. Region. The fee is not assessed on credit/return transactions.	FSC 2AI	FSC 2AI	N/A	MFC AMXACQTN	Pass American Express Acquirer Transaction Fee
American Express OptBlue Program Continuation Fee	0.03%	Assessed for charge volume submitted in excess of \$3 million in a rolling 12 month period for merchants in industries that have a \$1 million threshold limit	FSC 2AP	FSC 2AP	N/A	MFC AMXOPCTN	Pass American Express OptBlue Program Continuation Fee