

April 2024 Pass Through Fee Schedule - ISO LAC Region

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 LAC Region

Visa®	Rate:	Fee Definition:	Omaha	Displayed on the "Omaha LAC Merchant Fee Control (MFC) Grid Request Form" as:
Visa International Acquirer Fee	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%)	MFC VSAPRIAF (Method for Merchants in PR region) & VSAVIIAF (Method for Merchants in VI region)	Pass Visa Puerto Rico and the Virgin Islands International Acquirer Fee (IAF)
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.	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.	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.	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.	MFC VSAADPRD	Pass Visa Acquirer Data Processing Fee Credit and Debit*Client must pass both Credit and Debit
Visa Acquirer Data Processing International Return Fee (Credit) and (Debit)	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.	MFC VSAIDPRC/ VSAIDPRD	Pass VISA Acquirer Data Processing International Return Fee (Credit) and Pass VISA Acquirer Data Processing International Return Fee (Debit) -Must pass both methods
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.	MFC VSAIAPFC / VSAIAPFCD	Pass Visa International Acquirer Processing Fee (Credit) and Pass Visa International Acquirer Processing Fee (Debit)
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.	MFC CSTVSABI	Pass Visa Bin/ICA Fee- Only applicable in MFC to Clients in a shared bin/ica
Visa Puerto Rico (PR) Auth Fee (Credit)	\$0.05	Charged on all Visa (Credit) authorizations completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR.	MFC VSAPRIAC	Pass Visa Puerto Rico Auth Fee (Credit and Debit) *Must pass all methods: VSAPRIAC, VSAPRIAD, VSAPRTAC and VSAPRTAD
Visa PR Auth Fee (Debit)	\$0.05	Charged on all Visa (Debit) authorizations completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR.	MFC VSAPRIAD	See Visa Puerto Rico Auth Fee Credit
Visa (PR) US Territory Auth (Credit)	\$0.018	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAPRIAC (PUERTO RICO AUTH CREDIT) \$0.05 per item.	MFC VSAPRTAC	See Visa Puerto Rico Auth Fee Credit
Visa (PR) US Territory Auth (Debit)	\$0.018	Visa will assess a lower rate for these fees the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAPRIAD (PUERTO RICO AUTH Debit) \$0.05 per item.	MFC VSAPRTAD	See Visa Puerto Rico Auth Fee Credit
Visa Virgin Islands (VI) Auth Fee (Credit)	\$0.05	Charged on all Visa (Credit) authorizations completed by a Merchant located in the VI on a cardholder whose issuing bank is located outside of Virgin Islands.	MFC VSAVIIAC	Pass Visa Virgin Islands Auth Fee (Credit and Debit) *Must pass all methods: VSAVIIAC, VSAVIIAD, VSAVITAC and VSAVITAD
Visa VI Auth Fee (Debit)	\$0.05	Charged on all Visa(debit) authorizations completed by a Merchant located in the VI on a cardholder whose issuing bank is located outside of Virgin Islands.	MFC VSAVIIAD	See Visa Virgin Islands Auth Fee Credit

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Visa VI US Territory Auth (Credit)	\$0.018	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAVIAC (VIRGIN ISLANDS AUTH CREDIT) \$0.05 per item.	MFC VSAVITAC	See Visa Virgin Islands Auth Fee Credit
Visa VI US Territory Auth (Debit)	\$0.018	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAVIAD (VIRGIN ISLANDS AUTH Debit) \$0.05 per item.	MFC VSAVITAD	See Visa Virgin Islands Auth Fee Credit
Visa VI Sale Fee (Credit)	\$0.15	Charged on a Visa (Credit) sale transaction completed by a Merchant located in the VI on a cardholder whose issuing bank is located outside of Virgin Islands	MFC VSAVIPO	Pass Visa Virgin Islands Sales Fee (Credit and Debit) *Must pass all methods: VSAVIPO, VSAVIIPD, VSAVITSC and VSAVITSD
Visa VI Sale Fee (Debit)	\$0.15	Charged on a Visa(Debit) sale transaction completed by a Merchant located in the VI on a cardholder whose issuing bank is located outside of Virgin Islands	MFC VSAVIIPD	See Visa Virgin Islands Sales Fee Credit
Visa VI US Territory Sale (Credit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAVIPO (VIRGIN ISLANDS SALE CREDIT) \$0.15 per item.	MFC VSAVITSC	See Visa Virgin Islands Sales Fee Credit
Visa VI US Territory Sale (Debit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAVIIPD (VIRGIN ISLANDS SALE Debit) \$0.15 per item.	MFC VSAVITSD	See Visa Virgin Islands Sales Fee Credit
Visa PR Sale Fee (Credit)	\$0.15	Charged on a Visa (credit) sale transaction completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR.	MFC VSAPRIPO	Pass Visa Puerto Rico Sales Fee (Credit and Debit) *Must pass all methods VSAPRIPO, VSAPRIPD, VSAVITSD, VSAPRTSC and VSAPRTSD
Visa PR Sale Fee (Debit)	\$0.15	Charged on a Visa (debit) sale transaction completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR.	MFC VSAPRIPD	See Visa Puerto Rico Sales Fee Credit
Visa PR US Territory Sale (Credit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAPRIPO (PUERTO RICO SALE CREDIT) \$0.15 per item	MFC VSAPRTSC	See Visa Puerto Rico Sales Fee Credit
Visa PR US Territory Sale (Debit)	\$0.055	Visa will assess a lower rate for these fee when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAPRIPD (PUERTO RICO SALE DEBIT) \$0.15 per item	MFC VSAPRTSD	See Visa Puerto Rico Sales Fee Credit
Visa VI Return Fee Credit	\$0.15	Charged on a Visa(Credit) return completed by a Merchant located in the VI on a cardholder whose issuing bank is located outside of Virgin Islands.	MFC VSAVIRO	Pass Visa Virgin Islands Return Fee (Credit and Debit) *Must pass all methods VSAVIRO, VSAVIIRD, VSAVITRC and VSAVITRD
Visa VI Return Fee (Debit)	\$0.15	Charged on a Visa(Debit) return completed by a Merchant located in the VI on a cardholder whose issuing bank is located outside of Virgin Islands.	MFC VSAVIIRD	See Visa Virgin Islands Return Fee Credit
Visa VI US Territory Return (Credit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAVIRO (VIRGIN ISLANDS RETURN CREDIT) \$0.15 per item.	MFC VSAVITRC	See Visa Virgin Islands Return Fee Credit
Visa VI US Territory Return (Debit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAVIIRD (VIRGIN ISLANDS RETURN DEBIT) \$0.15 per item.	MFC VSAVITRD	See Visa Virgin Islands Return Fee Credit
Visa PR Return Fee (Credit)	\$0.15	Charged on a Visa(Credit) return completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR.	MFC VSAPRIRO	Pass Visa PR Return Fee (Credit and Debit) *Must pass all methods VSAPRIRO, VSAPRIRD, VSAPRTRC, VSAPRTRD

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Visa PR Return Fee (Debit)	\$0.15	Charged on a Visa(debit) return completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR.	MFC VSAPRIRD	See Visa PR Return Fee Credit
Visa PR US Territory Return (Credit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAPRIRO (PUERTO RICO RETURN CREDIT) \$0.15 per item	MFC VSAPRTRC	See Visa PR Return Fee Credit
Visa PR US Territory Return (Debit)	\$0.055	Visa will assess a lower rate for these fees when the transaction is acquired in the LAC and the card is issued from the US or US Territories. These new methods reflect the lower rates and will only be assessed when the card used is issued from the US or US territories. All others transactions issued elsewhere will be assessed the higher rate via the already existing MFC methods.- VSAPRIRD(PUERTO RICO RETURN Debit) \$0.15 per item	MFC VSAPRTRD	See Visa PR Return Fee Credit
Visa PR Dues and Assessments Fee (Credit)	0.085%	This is a fee assessed on domestic Visa credit sales volume in the PR Region.	MFC VSAPRDMC	Pass Visa Puerto Rico Dues and Assessment Credit and Debit Fee *Must pass all methods
Visa PR Dues and Assessments Fee (Debit)	0.015%	This is a fee assessed on domestic Visa debit sales volume in the PR Region.	MFC VSAPRDMD	Pass Visa Puerto Rico Dues and Assessment Credit and Debit Fee *Must pass all methods
Visa PR Dues and Assessments International Fee	0.005%	This is a fee assessed on international Visa volume in the PR Region.	MFC VSAPRINT	Pass Visa Puerto Rico Dues and Assessment INT Fee
Visa VI Dues and Assessments Fee (Credit)	0.085%	This is a fee assessed on Visa credit sales volume in the VI Region.	MFC VSAVIDMC	Pass Visa Virgin Islands Dues and Assessment Credit and Debit Fee *Must pass all methods
Visa VI Dues and Assessments Fee (Debit)	0.015%	This is a fee assessed on Visa debit sales volume in the VI Region.	MFC VSAVIDMD	See Visa Virgin Islands Dues and Assessment Credit Fee
Visa VI Dues and Assessments International Fee	0.005%	This is a fee assessed on Visa international sales volume in the VI region.	MFC VSAVIINT	Pass Visa Virgin Islands Dues and Assessment INT
Visa Excessive Auth Attempts Domestic Fee LAC	\$0.10	Visa will assess a fee for the 16 th and each subsequent authorization attempt following a decline response. The fee for domestic transactions is \$0.10 and the fee for cross border transactions is \$0.25.	MFC VSAEADLC	Pass Visa Excessive Auth Attempts Domestic and Cross Border LAC Fees- Must pass both Domestic and Cross Border Fees
Visa Excessive Auth Attempts Cross Border Fee LAC	\$0.25	See Visa Excessive Auth Attempts Domestic LAC	MFC VSAEAXLC	See Visa Excessive Auth Attempts Domestic LAC
Visa Never Approve Domestic Fee LAC	\$0.10	Visa will assess a fee each subsequent authorization attempt following an initial decline response from the issuer that the transaction will never be approved. The fee for domestic transactions is \$0.10 and the fee for cross border transactions is \$0.25.	MFC VSANADLC	Pass Visa Never Approve Domestic and Cross Border LAC Fees- Must pass both Domestic and Cross Border Fees
Visa Never Approve Cross Border Fee LAC	\$0.25	See Visa Never Approve Domestic LAC	MFC VSANAXLC	See Visa Never Approve Domestic LAC
Visa Data Quality Auth Fee Domestic Fee LAC	\$0.10	Visa will assess a fee for the 16 th and each subsequent authorization attempt following a decline response from the issuer that they cannot approve with the details provided. The fee for domestic transactions is \$0.10 and the fee for cross border transactions is \$0.25.	MFC VSADQDLC	Pass Visa Data Quality Auth Fee Domestic and Cross Border LAC Fees- Must pass both Domestic and Cross Border Fees
Visa Data Quality Auth Fee Cross Border Fee LAC	\$0.25	See Visa Data Quality Auth Fee Domestic LAC	MFC VSADQXLC	See Visa Data Quality Auth Fee Domestic LAC
Visa Virtual B2B Fee LAC	0.515% (0.60%-0.085%)	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. **Transactions that are assessed the B2B service fee are exempt from Dues & Assessments fees, thus the assessed rates used in the MFC methods listed are all the published rate minus the Dues & Assessment rate.	MFC VSAB2BLC	Pass Visa Virtual B2B LAC Fees (Must pass both Virtual and International Virtual Fees)
Visa International Virtual B2B Fee LAC	1.545% (1.55%-0.005%)	See Visa Virtual B2B LAC	MFC VSAIBBLC	See Visa Virtual B2B LAC
Visa Address Verification (AVS) LAC Fee	\$0.005	Visa will assess a per transaction fee 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.	MFC VSAAVSLC	Pass Visa Address Verification Service (AVS) Fee LAC

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Visa Account Verification Services LAC Fees	See Fee Definition	Visa will assess a fee per domestic account verification request and \$0.025 fee per cross border account verification request.	MFC VSAAVDLC Account Verification Domestic LAC MFC VSAAVXLC Account Verification Cross Border LAC	Pass Visa Account Verification Service Fees LAC
Visa Non-Tokenized Transaction Fee LAC	0.01%	Effective October 2022, Merchants processing in the Virgin Islands region will be assessed the Visa Non-Tokenized Transaction Fee. For Merchants processing in the Puerto Rico region, Visa has announced this fee will be delayed until February 2023. Visa will assess a 0.01% per transaction fee on Card-Not-Present Visa transactions that are non-tokenized. The fee will only apply to domestic transactions (wherein the merchant and the issuer are within the same country) within the LAC region.	MFC VSANTTLC	Pass Visa Non-Tokenized Transaction Fee LAC
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.	MFC VSAB2RTN	Pass Visa Base 2 Return Fee
Visa Estimated Auth Fee	0.02%	Applies to all approved estimated authorizations.	MFC VSAESTAU	Pass Visa Estimated Auth Fee
Visa Incremental Auth Fee	0.02%	Applies to all approved incremental authorizations.	MFC VSAINCAU	Pass Visa Incremental Auth Fee
Visa Domestic Auth Tier 1-5 LAC Fees	See Fee Definition	Effective June 2023- Visa will assess an authorization domestic per item fee based on the authorization transaction amount. The fee is assessed on domestic transactions switch through the visa system. Visa Domestic Auth Fee Tier 1 LAC \$0.00035 VSALCAT1 Visa Domestic Auth Fee Tier 2 LAC \$0.00042 VSALCAT2 Visa Domestic Auth Fee Tier 3 LAC \$0.00168 VSALCAT3 Visa Domestic Auth Fee Tier 4 LAC \$0.00413 VSALCAT4 Visa Domestic Auth Fee Tier 5 LAC \$0.01428 VSALCAT5	See Fee Definition	Pass Visa Domestic Auth Tier 1-5 LAC Fees
Visa Domestic Clearing Tier 1-5 LAC Fees	See Fee Definition	Effective June 2023-Visa will assess a clearing domestic per item fee based on the clearing transaction amount. The fee is assessed on domestic transactions switch through the visa system. Visa Domestic Clearing Fee Tier 1 LAC \$0.00015 VSALCCT1 Visa Domestic Clearing Fee Tier 2 LAC \$0.00018 VSALCCT2 Visa Domestic Clearing Fee Tier 3 LAC \$0.00072 VSALCCT3 Visa Domestic Clearing Fee Tier 4 LAC \$0.00177 VSALCCT4 Visa Domestic Clearing Fee Tier 5 LAC \$0.00612 VSALCCT5	See Fee Definition	Pass Visa Domestic Clearing Tier 1-5 LAC Fees
Visa Misuse of Auth Fee-LAC	\$0.05	Applies to all approved or partially approved authorizations that cannot be matched to a clearing transaction or authorization reversal.	MFC VSAMISLC	Pass Visa Misuse of Auth Fee
Visa Unmatched Clearing Fee-LAC	\$0.05	Applies to all clearing transactions that cannot be matched to a previously approved or partially approved authorization transaction.	MFC VSAUCLLC	Pass Visa Unmatched Clearing Fee
Visa System 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.	MFC VSAIFDTL	Pass Visa System Integrity Detail Report Fee

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Mastercard®	Rate:	Fee Definition:	LAC Region:	Displayed on the "Omaha LAC Merchant Fee Control (MFC) Grid Request Form" as:
Mastercard US Cross Border Fee 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.	MBF/PCF	N/A
Mastercard US Cross Border Fee 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.	This is included with the Mastercard US Cross Border USD Fee	N/A
Mastercard Network Access Brand Usage (NABU) Fee	\$0.0195	\$0.0195-BASED ON AUTH & RETURNS OF US ISSUED CARDS. Assessed on each authorization record, Collection Only and Return/Credit settled transactions from US merchants for US cardholders.	MBF/PCF	N/A
Mastercard AVS Card Present (CP) /Mastercard AVS Card Present (CNP)	\$0.01	Assessed on a Mastercard authorization CP/CNP request with AVS (Address Verification Service).	MFC MSTAVSCP/MSTAVSCN	Pass Mastercard Processing Integrity Invalid Acquirer Authorization ICA Fee *Client must pass this CP and CNP
Mastercard Account Status Inquiry Service Fee – Intra-regional	\$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)	MFC MSTASFEE	Pass Mastercard Account Status Fee
Mastercard Kilobyte Clearing LAC Fee	\$0.002662	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing data.	MFC MSTKBCLC	Pass Mastercard Kilobyte Fee Clearing- LAC
Mastercard Kilobyte Authorization LAC Fee	\$0.002662	Mastercard Kilobyte Fee is a file transmission service charged per byte of authorization data.	MFC MSTKBALC	Pass Mastercard Authorization Fee- LAC
Mastercard Acquirer License Fee/TPP	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=s 0.0061%.	MBF/PCF	N/A
Mastercard SecureCode Transaction Fee - Quantity Based	\$0.05	Applies to Verification Requests for Mastercard SecureCode transactions using 3-D Secure version 1.	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.	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.	MFC MSTPIUDF	Pass Mastercard Processing Integrity Undefined Fee
Mastercard Processing Integrity Fee - Final Authorization Volume LAC	0.28%	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.	MFC MSTPIFAL	Pass Mastercard Processing Integrity Final Auth % Fee
Mastercard Processing Integrity Fee - Final Authorization (Minimum)	\$0.04- 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. If the assessment is less than \$0.04 when 03J is applied the merchant will be billed 03K at \$0.04. If calculation of MSTPIFAV is less than or equal to \$0.04, then per item fee is assessed	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.	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).	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.	MFC MSTIMGFE	Pass Mastercard Processing Integrity Image Fee
Mastercard Freight Program - Acquirer Fee	0.50%	Applies to transactions clearing at the Commercial Freight interchange program.	MFC MSTFFMES	Pass Mastercard ACQ Freight Program Fee
Mastercard Nominal Auth Amount LAC Fee	\$0.045	Applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.	MFC MSTNAALC	Pass Mastercard Nominal Auth Attempts LAC Fee

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Interchange Compliance Downgrade Fee	\$0.15	Assessed on reclassified transactions.	MFC MSTDNGRD	Pass Mastercard Acquirer Interchange Downgrade Fee
Processing Integrity (Reversal) Fee	\$0.055	Assessed 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.	PCF/MBF	N/A
Mastercard BIN/ICA Fee	\$0.008	BIN Fees from Mastercard 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.	MFC CSTMSTBI	Pass Mastercard Bin/ICA Fee *Only applicable in MFC to Clients in a shared bin/ica
B2B LAC Fee	0.75%	Global Wholesale Travel Transaction Program Business to Business (B2B) Acquirer fee that will be assessed on all qualifying B2B transactions. This new fee will be assessed on the total sales volume at a rate of 0.75% in the LAC regions, in addition to the applicable interchange fees	MFC MSTB2BLC	Pass Mastercard LAC Non-Authentication E-Comm LAC Fee
Mastercard Latin America Non-Authenticated E-Commerce Fee	\$0.05	Mastercard will assess a fixed fee for non-authenticated, cross border, e-commerce transactions from domestic acquirers that meet the following criteria. The System will not include Address Verification Service (AVS) transactions in counts for this fee. Authentication is not requested by the merchant An authorization request was submitted despite failed cardholder authentication by the issuer	MFC MSTLACNA	Pass Mastercard LAC Non-Authentication E-Comm Fee
Mastercard Excessive Auth Attempts LAC Fee	\$0.50	This fee is assessed on each auth attempt after 10 declines on the same card and the same card acceptor ID within a 24-hour period.	MFC MSTEAALC	Pass Mastercard Excessive Auth Attempts LAC Fee
Mastercard Preauthorization Domestic and Cross Border Region Fee LAC	See Fee Definition	The fee(s) will apply when the following criteria is met <ul style="list-style-type: none"> • The authorization is switched via the Mastercard network • The authorization request is approved (fully or partially) • The authorization code is coded as "Preauthorization" • The minimum of \$0.01 per authorization will be assessed Merchant's processing under Mastercard 5542 – Automated Fuel Dispenser, will be exempt from this fee assessment. MSTPAMLC (Mastercard Preauth Minimum LAC Fee) \$0.01 (per item) MSTPADLC (Mastercard Domestic PreAuth LAC Fee) 0.05% (sales volume) MSTPAXLC (Mastercard Cross Border PreAuth LAC Fee) 0.07% (sales volume)	See Fee Definition	Pass Mastercard Preauthorization in the LAC Domestic and Cross Border Region Fee Must pass all methods
Mastercard VI Dues and Assessment Domestic	0.10%	This is a fee assessed on domestic Mastercard sales volume in the VI region.	MFC MSTVIDOM	Pass Mastercard Virgin Islands Dues and Assessment DOM Fee
Mastercard VI Dues and Assessment International	0.25%	This is a fee assessed on international Mastercard sales volume in the VI region	MFC MSTVIINT	Pass Mastercard Virgin Islands Dues and Assessment INT Fee
Mastercard PR International Dues and Assessments </> 1000	See Fee Definition	This fee is assessed to all settled credit and debit sales multiplied by the gross volume as follows: 0.61% for transactions greater than \$1000.00 and 0.60% for transactions less than \$1000.00 for merchants living in PR.	MFCs MSTPRINU and MSTPRINO	Pass Mastercard Puerto Rico International Dues and Assessments </> 1000 Fee * Must pass all methods
Mastercard Puerto Rico Domestic Dues and Assessments Credit and Debit	See Fee Definition	This fee is assessed to all settled credit and debit sales multiplied by the gross volume as follows: 0.145% for credit transactions and 0.135% for debit transactions for merchants located in PR.	MFCs MSTPRDMC and MSTPRDMD	Pass Mastercard Puerto Rico Domestic Dues and Assessments Credit/Debit Fee * Must pass all methods
Mastercard SecureCode/CAP	0.05%, with a cap of \$3.00	This fee will be assessed for Mastercard verification requests assessed on transactions processed using 3-D secure version 2.0 or higher. This program encourages the use of technology that protects the Cardholder credentials and Merchant environment (tokenization) while providing authentication and security to each transaction (3-D Secure).	MFCs MST3DSAL and (CAP) MST3DSLCL	Pass Mastercard 3DS-2 EMV SecureCode LAC Fee - Must pass all methods
Mastercard Non-EMV Acquirer Fee	0.08%	Fee is assessed to a non-EMV fee to acquirers that are still deploying magstripe-only technology. This fee is applied for each magstripe transaction acquired at a magstripe-only terminal. This fee is not applied to acquirers for transactions acquired at EMV terminals. This fee will be an ongoing fee until the acquirer has migrated all of its terminals to EMV technology. *This fee is also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	MFC MSTLCEMV	Pass Mastercard Non-EMV Acquirer Fee

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Mastercard®	Rate:	Fee Definition:	LAC Region:	Displayed on the "Omaha LAC Merchant Fee Control (MFC) Grid Request Form" as:
Mastercard Authorization Acquirer Domestic Fees (For Merchants in Virgin Islands VI Only)	See Fee Definition	This fee is assessed on domestic transactions switched through the Mastercard Single and Dual Message system and is applicable to Merchants processing in the VI Only. MFC Grid ID Fee Name/ Transaction Tiers Tiered Rates- Per Item Based on size of transactions MSTLCAT1 (Authorization Acquirer Fee Domestic Micro \$0.00 - \$1.00) \$0.00035 MSTLCAT2 (Authorization Acquirer Fee Domestic Small Tier \$1.01 - \$5.00) \$0.00150 MSTLCAT3 (Authorization Acquirer Fee Domestic Mid-Tier \$5.01 - \$25.00) \$0.00800 MSTLCAT4 (Authorization Acquirer Fee Domestic Large Tier \$25.01 - \$100.00) \$0.01400 MSTLCAT5 (Authorization Acquirer Fee Domestic Max Tier >\$100.00) \$0.02000 *These fees are also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	See Fee Definition	Pass Mastercard Authorization Acquirer Domestic Fees (VI) - must pass all methods
Mastercard Domestic Clearing Fees (For Merchants in VI Only)	See Fee Definition	This fee is assessed on domestic transactions cleared through the Mastercard Single and Dual Message system and is applicable to Merchants processing in the Virgin Islands. MFC Grid ID Fee Name/ Transaction Tiers Tiered Rates- Per Item Based on size of transactions MSTLCCT1 (Acquirer Domestic Clearing Fee \$0.00 - \$1.00 Micro) \$0.00015 MSTLCCT2 (Acquirer Domestic Clearing Fee Small \$1.01 - \$5.00) \$0.00075 MSTLCCT3 (Acquirer Domestic Clearing Fee Mid \$5.01 - \$25.00) \$0.00350 MSTLCCT4 (Acquirer Domestic Clearing Fee Large \$25.01 - \$100.00) \$0.00600 MSTLCCT5 (Acquirer Domestic Clearing Fee Max >\$100.00) \$0.01200 *These fees are also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	See Fee Definition	Pass Mastercard Domestic Clearing Fee (VI) - must pass all methods
Mastercard First Presentment Acquirer Sales Fee (For Merchants in VI Only)	\$0.06	This fee is assessed for First Presentment sales messages that advised a sales transaction occurred applicable in the VI region only. *This fee is also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	MFC MSTVIITF	Pass Mastercard First Presentment Acquiring (Sales Fee) (VI)
Mastercard Market Development Fee Credit/Debit (For Merchants in the VI Region Only)	See Fee Definition	This Fee is assessed by Mastercard to improve the overall payments ecosystem and help accelerate the growth of payment technologies in the Caribbean. MFC MSTVIMDC Market Development Fee Credit- \$0.0003 MFC MSTVIMDD Market Development Fee Debit- \$0.0003 *These fees are also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	See Fee Definition	Pass Mastercard Market Development Fee Credit/Debit (VI)
Mastercard Authorization Acquirer Fee Domestic Fees (For Merchants in PR Only)	\$0.0245	This fee is assessed on domestic transactions switched through the Mastercard Single and Dual Message system and is applicable to Merchants processing in PR Only. *This fee is also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	MSTPRIDA	Pass Mastercard Authorization Acquirer Domestic Fee (PR)
Mastercard Authorization Acquirer Fee International Fees (For Merchants in PR Only)	\$0.005	This fee is assessed on international transactions switched through the Mastercard Single and Dual Message system and is applicable to Merchants processing in PR Only. *This fee is also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	MSTPRIIA	Pass Mastercard Authorization Acquirer International Fees (PR)
Mastercard Authorization Acquirer Fee International Fees (For Merchants in VI Only)	See Fee Definition	This fee is assessed on international transactions switched through the Mastercard Single and Dual Message system and is applicable to Merchants processing in the VI Only MFC Grid ID Fee Name/ Transaction Tiers: MSTVIA1 (Authorization Acquirer Fee International) < \$5.00- \$0.06 MSTVIA2 (Authorization Acquirer Fee International) \$5.00-\$25.00- \$0.10 MSTVIA3 (Authorization Acquirer Fee International) > \$25.00- \$0.14 *These fees are also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	See Fee Definition	Pass Mastercard Authorization Acquirer Fee International Fees (VI) must pass all methods
Mastercard International Acquirer Clearing Fee(s) (For Merchants in the VI region Only)	See Fee Definition	This fee is assessed on international transactions cleared through the Mastercard Single and Dual Message system and is applicable to Merchants processing in the VI only MFC Grid ID Fee Name/ Transaction Tiers: MSTVIIC1 (Acquirer Clearing Fee International) < \$5.00- \$0.06 MSTVIIC2 (Acquirer Clearing Fee International) \$5.00-\$25.00- \$0.10 MSTVIIC3 (Acquirer Clearing Fee International) > \$25.00- \$0.14 *These fees are also assessed via allocated rates. Clients should review their portfolio. If it is determined to utilize MFC to recoup the fees, Clients should ensure they are not recouping these fees via other billing methodologies.	See Fee Definition	Pass Mastercard International Acquirer Clearing Fee(s) (VI) This will pass all methods

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Mastercard®	Rate:	Fee Definition:	LAC Region:	Displayed on the "Omaha LAC Merchant Fee Control (MFC) Grid Request Form" as:
Mastercard Processing Integrity Preauth LAC Fee	See Fee Definition	Mastercard assess a Mastercard Processing Integrity Pre-Auth fee for Preauthorized authorizations in the LAC region for transactions that have not been reversed or cleared properly within 30 calendar days from the authorization date as a Pre-Authorization.	MFC MSTPRELC MFC MSTPMNLC	Pass MC Processing Integrity Preauth LAC Fee
Mastercard Processing Integrity Undefined Auth LAC Fee	See Fee Definition	Mastercard will assess a Mastercard Processing Integrity Undefined Auth fee for undefined authorizations in the LAC region for transactions that have not been reversed or cleared properly within 7 calendar days from the authorization as an undefined authorization.	MFC MSTUNDLC	Pass MC Processing Integrity Undefined Auth LAC Fee
Mastercard PR Network Expansion Fee	See Fee Definition	The fee is 25 basis points for Puerto Rico acquirers that have more than 5 million in sales volume in a 3 month period. The merchant will be assessed the fee .0025 * net volume , only when the system he is in has accumulated more than \$5 Million. Some Clients may be using a custom MFC method or the Other Volume/Other Item to bill this fee as they were billed this fee prior to the MFC Creation.	MFC MSTPRNXP- See Fee Definition	Pass Mastercard PR Network Expansion Fee
Mastercard Kilobyte Clearing LAC Fee	\$0.002662	A file transmission service charged per byte of Clearing data.	MFC MSTKBALC	Pass Mastercard Kilobyte Clearing LAC Fee
Mastercard Merchant Advice Code LAC Fee	\$0.25	Fee is applied 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.	MFC MSTMACLC	Pass Mastercard Merchant Advice Code LAC Fee
Mastercard Decline Service, Min and Max Fees LAC	See Fee Definition	Mastercard will assess a 0.03% per transaction fee on Card-Not-Present Mastercard authorization requests. The fee will apply to authorization requests in the LAC region, with a minimum of \$0.00025 and a maximum of \$0.12, wherein enhanced intelligence is provided and one of the following decline reason responses are provided: <ul style="list-style-type: none"> • 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. 	MFCs: MSTDSFLC: 0.03% MSTDSFMN: \$0.00025 MSTDSFMX: \$0.12	Pass Mastercard Decline Service, Min and Max LAC Fees
Mastercard M/Chip Deployment Performance Program Fee	\$5.00	Fee is applied on a per-terminal basis on a recurring 30-day period for terminals determined to be improperly configured and resulting in a technology failure.	MFC MSTMCDPP	Pass Mastercard M/Chip Deployment Performance Program Fee
Mastercard Mail/Telephone Order Fee LAC Domestic and Cross Border	See Fee Definition	Mastercard will assess a Mail Order/Telephone Order (MOTO) fee of 0.025% on all LAC Domestic cleared transactions defined as MOTO transactions and a fee of 0.050% on all LAC Cross Border cleared transactions defined as MOTO transactions	MFCs: MSTMOTLD: 0.025% MSTMOTLX: 0.050%	Pass Mastercard Mail/Telephone Order Fee LAC Domestic and Cross Border

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Discover®	Rate:	Fee Definition:	LAC Region:	Displayed on the "Omaha LAC Merchant Fee Control (MFC) Grid Form" as:
Discover Assessment Fee	0.14%	Assessed to all Discover sale transactions.	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.	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.	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.	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.	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	DSCASFEE	Pass Discover Card Account Verification Fee
Discover Program Integrity Fee	\$0.1000	Assessed on all transactions downgraded to Base Submission Level Interchange Programs	MFC DSCPGINT	Pass Discover Program Integrity Fee
Discover Ticket Retrieval Fee	\$1.00	Assessed for each Discover retrieval request (sales receipt, order form, etc.)	MFC DSCTKRTV	Pass Discover Ticket Retrieval Fee
Discover Account Verification Service Fee	\$0.02	Discover will assess a fee per account verification request on all Discover Full Acquiring transactions	MFC DSCACVSC	Pass Discover Account Verification Service Fee
Discover Address Verification Service Fee	\$0.005	Discover will assess a fee per address verification request on all Discover Full Acquiring transactions. The fee will be assessed on the following AVS response codes: <ul style="list-style-type: none"> • 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 	MFC DSCADVSC	Pass Discover Address Verification Service Fee
Discover Digital Investment Fee	0.01%	Discover will assess a fee of 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.	MFC DSCDGINV	Pass Discover Digital Investment Fee