

Visa Fees

FEE DESCRIPTION	RATE
ISA (International Service Assessment)	.40% of tran amount when country is Non-US
APF (Acquirer Processing Fee)	\$0.0195 (credit) \$0.0155 (debit) assessed on all auths
Misuse of Authorization	\$0.045 per auth when no subsequent clearing or auth reversal
Zero Floor Limit Fee	\$0.10 per tran when there is no approved auth
IAF (International Acquiring Fee)	.45% high risk merchants .90% (5962, 5966, 5967) fee based on tran amount when card is issued outside of US Region
Partial Authorization Non-Participation Fee	\$0.01 per auth request for AFD merchants (5542) when the auth does not indicate the merch supports partial auths
Transaction Integrity Fee	\$0.10 per ticket for U.S. domestic and interregional debit card and prepaid card purchase transactions that do not request CPS participation or that fail CPS qualification
FANF	Varies – fee based on the number of merchant taxpayer ID's or locations associated with the merchant's MCC and the monthly total gross merchant sales volume associated with each taxpayer ID.

MasterCard Fees

FEE DESCRIPTION	RATE
MC Cross Border Fee	.40% of tran amount when USD .80% of tran amount when Non-USD
NABU (MC Network Access & Brand Usage Fee)	\$0.0185 – charged on US issued cards only and based on clearing tran
MC Acquirer Program Support Fee	.55% of tran amount
Processing Integrity Fee (Reversal Fee)	\$.055 – per item - THIS FEE WILL BE APPLIED TO ALL MASTERCARD AUTHORIZED TRANSACTIONS THAT ARE NOT FOLLOWED BY A MATCHING MASTERCARD CLEARED (SETTLED) TRANSACTION (OR IN THE CASE OF A CANCELED TRANSACTION, NOT PROPERLY REVERSED).

Discover Fees

FEE DESCRIPTION	DESCRIPTION	RATE
Data Usage Charge	The Data Usage Fee is a fee charged for the processing of Sales Data	\$0.0185 assessed on all sales
International Service Fee	A fee we shall charge you for Card Sales (excluding Cash Over) conducted at a merchant locations in the US where the domicile of the issuer of the card used in the card sales is a country other than the US provided the fee is not applicable to card sales with JCB and China Union Pay	0.55% of the amount of card sales
International Processing Fee	a fee we shall charge to you for Card Sales (including Cash Over) and Cash Advances conducted at a Merchant in a country other than the country of domicile of the Issuer of a Card used in the Card Sale or Cash Advance, provided that such fee is not applicable to Card Sales or Cash Advances with JCB or China Unionpay Cards.	0.40% of the amount of Card Sales and Cash Advance