

Card Association Fees



Brand	Category	Description	Billing Extension
VISA	Brand Usage	Assessment	Percentage amount billed on gross Visa volume.
VISA	Brand Usage	Visa FANF	Fixed dollar amount billed on Visa activity. Fee can vary based on merchant industry, number of locations, and volume. Different fees apply to Card Present and Card Not Present activity.
VISA	Card Validation	Zero Dollar Verification	Per transaction fee billed on all Visa account status transactions.
VISA	Network Usage	Base II Network Access Charge	Per transaction fee billed on all authorized Visa transactions.
VISA	Network Usage	Network Acquirer Processing Fee - Variable Credit	Per transaction fee billed on all authorized Visa credit and commercial card transactions.
VISA	Network Usage	Network Acquirer Processing Fee - Variable Debit	Per transaction fee billed on all authorized Visa checkcard transactions.
VISA	International	IAF	Percentage amount billed on all Visa transactions where the card is issued in a different country than the merchant location.
VISA	International	ISA Fee	Percentage amount billed on all Visa transactions where the card is issued outside the US.
VISA	Data Integrity	Mis-use of Auth	Per transaction fee billed on all Visa authorized transactions that are never settled.
VISA	Data Integrity	Visa Transaction Integrity Fee	Per transaction fee billed on all Visa checkcard transactions that do not meet CPS qualification.
VISA	Data Integrity	Zero Floor Limit	Per transaction fee billed on all settled Visa transactions that cannot be tracked back to an authorization.

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Brand	Category	Description	Billing Extension
MasterCard	Brand Usage	MC Acquirer License Fee	Percentage amount billed on gross MasterCard volume.
MasterCard	Brand Usage	MC Credit 1K Assessment Fee	Percentage amount billed on gross MasterCard volume. Only includes credit/commercial transactions greater than \$1,000 USD.
MasterCard	Card Validation	Account Status Inquiry	Per transaction fee billed on all MasterCard account status transactions.
MasterCard	Network Usage	NABU Fee	Per transaction fee billed on all authorized MasterCard transactions.
MasterCard	International	MC Intl Acquirer Program Support Fee	Percentage amount billed on all MasterCard transactions where the card is issued outside the US.
MasterCard	International	MC Intl Cross Border Fee	Percentage amount billed on all MasterCard transactions where the card is issued outside the US.
MasterCard	Data Integrity	Processing Integrity	Per transaction fee billed on all MasterCard authorizations that are never settled or reversed.
Discover	Brand Usage	Assessments	Percentage amount billed on gross Discover volume.
Discover	Network Usage	Data Transmission Fee	Per transaction fee billed on all settled Discover transactions.
Discover	Network Usage	Data Usage Fee	Per transaction fee billed on all authorized Discover transactions.
Discover	International	Disc Intl Processing Fee	Percentage amount billed on all Discover transactions where the card is issued in a different country than the merchant location.
Discover	International	Disc Intl Service Fee	Percentage amount billed on all Discover transactions where the card is issued outside the US.
AMEX	International	Ax Intl Cross Border Fee	Percentage amount billed on all American Express transactions where the card is issued outside the US.