



PASS THROUGH FEE SCHEDULE (EXTERNAL)

Reference Guide for Payment Network Pass Through Fees

Visa, Mastercard, Discover, American Express and Star Access

(U.S. and U.S. Territories)

Spring 2026

PAYMENT NETWORK PASS-THROUGH FEE SCHEDULE

Effective April 2026

Visa®	Fee Description	Rate	Fee Definition
Visa US Acquirer Service Fee (Assessment Fee) Debit Products	Visa Assessment Fee DB	0.13%	Assessed to all Visa settled debit and prepaid transactions.
Visa US Acquirer Service Fee (Assessment Fee) Credit Products	Visa Assessment Fee CR	0.14%	Assessed to all Visa settled credit transactions.
Visa International Service Fee Base (ISA)	Visa Intl Service Fee - Base	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)
Visa International Service Fee Enhanced	Visa Intl Service Fee - Enh	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)
Visa International Acquirer Fee	VI Intl Acq 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%)
Visa Acquirer Processing Fee (APF) Signature Debit (US Issued)	VI Network Acq Proc Fee U.S. DB/PP	\$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 may be part of a bundled Access Fee, please refer to your contract.
Visa Acquirer Processing Fee (APF) Signature Credit (US Issued)	VI Network Acq Proc Fee U.S. CR	\$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 may be part of a bundled Access Fee, please refer to your contract.
Visa Acquirer Processing Fee (APF) Signature Debit (Non-U.S. Issued)	VI Ntwk Acq Proc Fee INTL D/P	\$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.
Visa Acquirer Processing Fee (APF) Signature Credit (Non-U.S. Issued)	VI Ntwk Acq Proc Fee INTL CR	\$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.
Visa Zero Dollar Verification - Domestic Credit	Visa Zero Acct Ver CR Fee	\$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.
Visa Zero Dollar Verification - Domestic Debit	Visa Zero Acct Ver DB Fee	\$0.03	Applies to Zero Dollar Verification messages (approved and declined) for U.S. issued debit 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.
Visa Zero Dollar Verification - International	Visa Zero Acct Ver INTL Fee	\$0.07	Applies to Zero Dollar Verification messages (approved and declined) for Non-U.S. issued 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.

Visa®	Fee Description	Rate	Fee Definition
Visa Misuse of Authorization	Visa Misuse of Auth Fee	\$0.15	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.
Visa Zero Floor Limit	Visa Zero Floor Limit Fee	\$0.20	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.
Visa Credit & Debit Integrity Fee (Transaction Integrity Fee)	VI 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.
Visa Partial Authorization Non-Participation Fee	Visa Partial Auth NP Trans Fee	\$0.01	Applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate.
Visa Staged Digital Wallet Fee	VI 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.
Visa Base II System File Fee	VI Base II System File Fee	\$0.0025	Assessed per transaction and applies to each BASE II Clearing and Settlement processing. This fee may be part of a bundled Access Fee, please refer to your contract.
Visa Fixed Acquirer Network Fee (FANF)	Visa Network Fee CP, Visa Network Fee CNP	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.
Visa Base II Credit Voucher Fee - Debit	VI Base II Credit Voucher Fee U.S. DB/PP	\$0.0155	Applies to all credit voucher transactions for U.S. credit, debit, and prepaid card transactions.
Visa Base II Credit Voucher Fee - Credit	VI Base II Credit Voucher Fee U.S. CR	\$0.0195	Applies to all credit voucher transactions for U.S. credit card transactions.
Visa Base II Credit Voucher Fee - Debit (Non-U.S. Issued)	VI Base II Credit Voucher Fee INTL DB/PP	\$0.0355	Applies to all credit voucher transactions for Non U.S. debit and prepaid transactions.
Visa Base II Credit Voucher Fee - Credit (Non-U.S. Issued)	VI Base II Credit Voucher Fee INTL CR	\$0.0395	Applies to all credit voucher transactions for Non U.S. credit transactions.
Visa Acquirer B2B Virtual Service Fee Domestic	VI Acq B2B Virtual Svc Fee DOM	0.60%	Applies to all B2B virtual payment transactions for U.S. transactions.
Visa Acquirer B2B Virtual Service Fee International	VI Acq B2B Virtual Svc Fee INTL	1.55%	Applies to all B2B virtual payment transactions for International transactions.
Visa Acquirer B2B Virtual Service Fee Intraregional	VI Acq B2B Virtual Svc Fee INTRA	1.00%	Applies to all B2B virtual payment transactions for Intraregional transactions.

Visa®	Fee Description	Rate	Fee Definition
Visa Excess Reattempts	VI Decline Tran Resub Fee	\$0.10	Applies to authorization reattempts on declined transactions that exceeded the maximum of 20 reattempts in a 30-day period.
Visa Excess Reattempts - Non-U.S. Issued	VI Decline Tran Resub Fee XBOR	\$0.25	Applies to authorization reattempts on declined cross border transactions that exceeded the maximum of 20 reattempts in a 30-day period.
Visa Issuer Never Will Never Approve-Reattempt	VI Never Approve Reattempt Fee	\$0.10	Applies to authorization reattempts on declined transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa Issuer Never Will Never Approve-Reattempt Cross Border	VI Never Approve Reatt Xborfee	\$0.25	Applies to authorization reattempts on declined cross border transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa Excessive Chip Fallback Fee	VI-Excessive Chip Fallback Fee	\$0.10	Applies for each fallback transactions occurring at merchant locations with a fallback rate of 10% or more. Fallback rate is the number of magnetic-stripe fallback authorization transaction per the total number of electronically read authorizations.
Visa Stop Payment Service (VSPS) Repeat Authorization Decline Fee	VISA Stop Payment Service Fee	\$1.00	Applies to authorization reattempts on declined transactions following three previous attempts by the same VSPS stop instruction.
Consumer Bill Payment Participation Fee	VI US CBPS Participation Fee	\$0.20	Applies to all of the registered merchant's transactions who is participating in Consumer Bill Payment Service (CBPS).
Marketplace Program Fee	VI Marketplace Program Fee	0.30%	Applies to marketplace's foreign retailer volume. If the marketplace foreign indicator or reporting is not provided, this fee will be assessed on all volume (domestic and foreign).
Visa Address Verification Fee	VI Address Ver Svc Fee	\$0.001	Address verification service (AVS) enables merchants to verify a cardholder's billing address with their issuing bank for Card-Not-Present transactions. The fee is assessed per authorization when the address verification yields a usable AVS result.
Visa Non-Domestic Settlement Charge	VI-Non Domestic Settle Charge	0.25%	The non-domestic settlement charge will be assessed when the merchant local country currency and is different than the acquirer-selected settlement currency.
Visa Integrity Detail Report	VI Integrity Fee Detail Report	\$0.002	Fee for monthly detail report for Visa.
Visa BASE II Return Fee	VI-Base 2 Return Fee	\$5.00	Applies to rejected transactions where the account was listed on the Exception File or Card Recovery Bulletin (CRB) on the purchase date of the transaction.
Visa Manual Cash Disbursement Switch Fee	VI- Manual Cash Disbursement Switch Fee	\$0.15	Applies to domestic U.S. manual cash transactions
Visa Annual VBASS Fee	VI Annual VBASS Fee	\$10,000.00	Annual fee for the use of the Visa BIN Attribute Sharing Service (VBASS). Applied to a single outlet per merchant.
Visa Estimated Auth Fee	VI Estimated Auth Fee	0.02%	Applies to estimated authorizations where the final amount is not known.
Visa Extended Authorization Service Fee	VI-Extended Auth Service Fee	0.08%	Applies to any authorization that includes the extended authorization indicator (permitted use or not).
Visa Commercial Enhanced Data Fee	VI CEDP COMM ENH DATA PGM FEE	0.05%	Applies to any transaction processed through the Visa Commercial Enhanced Data program to validate Level 2 and Level 3 transaction data quality
Visa Incremental Auth Fee	VI Incremental Auth Fee	0.02%	Applies to incremental authorizations to revise a previously authorized amount or to extend a pre-authorization's expiration date.

Visa®	Fee Description	Rate	Fee Definition
Visa CVV2 Fee	VI CVV2 RESULT M OR N FEE	\$0.0025	Assessed per transaction when the CVV2 code verification result yields a match (M) or no match (N).
Visa POS Entry Mode 91 Transaction Fee	VI MAG Stripe Contactless Fee	\$0.10	Assessed for each POS Entry Mode 91 Magnetic-Stripe Data (MSD) transaction
Visa Account Name Inquiry Fee	VI Account Name Inquiry Fee	\$0.10	Applies to account name inquiries performed in account verification requests.
Visa Digital Commerce Services Fee	VI Digital Commerce SVCS Fee	0.015% (\$0.01Min)	Applies to all authorizations for U.S. Card-Not-Present transactions, with a minimum of \$0.0075 per transaction. The fee does not apply to OCT and AFT transactions.
Visa Commercial Solutions Fee	VI-Commercial Solutions Fee	0.01%	Assessed on all U.S. sales transactions processed with a Business Solution Product ID.
Visa High Integrity Risk Fee	VI-High Integrity Risk Fee / VI-High Integrity Risk Vol Fee	\$0.10 / 0.10% Volume	The Integrity Risk Fee of \$0.10 and 10 bps will be assessed on all U.S. Card-Not-Present transactions processed with MCC 5967, MCC 7273 or MCC 7995.
Visa Digital Acct Updater Fee	Visa Digital Acct Updater Fee	\$0.12	Assessed for any updates to active tokens when the Network Token is utilized for authorization requests following credential updates that include alterations to the PAN, such as a card replacement or a card expiration date change.
Visa Account Updater (Real Time)	RTIME Visa ACCT UPDTR SRVC FEE	\$0.12	Assessed per cardholder match when supporting credential-on-file functions, such as recurring payments, subscription services, e-commerce and preferred customer programs.
Visa Account Updater (Batch)	Visa BATCH ACCT UPDATER FEE	\$0.12	Assessed per cardholder match when supporting credential-on-file functions, such as recurring payments, subscription services, e-commerce and preferred customer programs.
Visa Access Fee	Visa Access Fee	Varies	Applies to all Visa transactions. This fee covers various charges assessed by Visa for reporting, data, fraud, risk and other administrative services performed by Visa associated with facilitating transactions, but are not otherwise separately billed. This fee may vary, and may be bundled with other fees included on this fee schedule. Please refer to your contract.
DCAP Enhanced Data Fee	DCAP Enhanced Data Fee	0.05%	Applies to Card-Not-Present authorized transactions with Digital Commerce Authentication data.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Acquirer Brand Volume (Assessment Fee)	Mastercard Assessment Fee	0.14%	Assessed to all Mastercard sale transactions.
Mastercard Acquirer Brand Volume for transactions => \$1000 USD (Assessment Fee)	MC Assessment Tran Amt >=\$1K	0.01%	An additional Mastercard Assessment Fee is assessed to all Mastercard sale transactions greater than or equal to \$1,000 USD.
Mastercard US Cross Border USD	US Cross Border Fee	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.
Mastercard US Cross Border non-USD	US Cross Border Fee, NONUSD	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.
Mastercard Network Access Brand Usage (NABU)	MC Network Access Settlement Fee, MC Network Access Auth Fee	\$0.0195	Assessed on each authorization record, Collection Only and Return/Credit settled transactions from US merchants for U.S. cardholders. This fee may be part of a bundled Access Fee, please refer to your contract.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Network Access Brand Usage (NABU)	MC-NTWK Access Auth Fee NonUS / MC-NTW Access Settle Fee NonUS	\$0.0295	Assessed on each authorization record, Collection Only and Return/Credit settled transactions from U.S. merchants for Non-U.S. cardholders.
Mastercard Account Status Inquiry Service Fee Inter-regional	MC Acct Status Inq Svc Interre	\$0.03	Assessed to card present 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)
Mastercard Account Status Inquiry Service Fee Intra-regional	MC Acct Status Inq Svc Intrare	\$0.025	Assessed to card present 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)
Mastercard Global Acquirer Support Fee	MC Global Acq 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.
Mastercard AVS Card Present	MC Acquirer AVS Billing	\$0.01	Assessed per card present authorization request with AVS (Address Verification Service).
Mastercard TPP/License Fee	MC License Volume Fee	Varies	Mastercard License Fee is a calculated fee based on an Acquirer's prior calendar year credit and signature debit volume total. Variable by Acquirer and is assessed on MC gross sales.
Mastercard CVC2 Fee	MC CVC2 Transaction Fee	\$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.
Mastercard Digital Enablement Fee	MC-Auth Digital Enablement Fee	0.025% \$0.025 Min) (\$0.50 Max)	Assessed to all card not present transactions.
Mastercard Global Wholesale Travel B2B Fee	MC GLBL Wholesale Trav B2B Fee	1.57%	Assessed to all qualifying Non-US Wholesale Travel B2B sales transactions.
Mastercard Global Wholesale Travel B2B Fee	MC GLBL WHOLESALE TRAV FEE US MC GLBL TRAVEL B2B FEE XBOR	0.25%	Assessed to all U.S. domestic qualifying Wholesale Travel B2B sales transactions.
Mastercard SecureCode Transaction Fee Quantity Based	SecureCode Transaction Fee	\$0.05	Applies to Verification Requests for Mastercard SecureCode transactions using 3-D Secure version 1.
Mastercard Processing Integrity Fee Pre Authorization	MC Proc Integ Pre Auth	\$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.
Mastercard Processing Integrity Fee Final Authorization	MC Proc Integ Final Auth MC PIF Final Auth Min	0.25% (\$0.04 Min)	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.
Mastercard Processing Integrity Fee Undefined Authorization	MC Proc Integ Undef Auth	\$0.003	Assessed for each approved authorization submitted as an undefined authorization.
Mastercard Processing Integrity Fee Undefined Authorization	MC Proc Integ Undef Auth MIN	\$0.05	The minimum fee assessed for each approved authorization submitted as an undefined authorization.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Processing Integrity Detail Report Fee	Mastercard Processing Integrity Detail Report Fee	\$0.02	Fee for monthly detail report for Mastercard.
Mastercard Location Fee	MC Monthly 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 MCC's 8393 and 8661. Merchants with the same physical address and tax ID will be considered one merchant location.
Mastercard Freight Program - Acquirer Fee	MC Freight Program Fee	0.50%	Applies to transactions clearing at the Commercial Freight interchange program.
Mastercard Excessive Authorization Fee	MC TPE Excessive Auth Fee	\$0.50	Applies after 10 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 11st authorization attempt.
Mastercard Nominal Amount Authorization Fee	MC TPE Nominal Amnt Auth Fee	\$0.045	Applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.
Mastercard Interchange Compliance Downgrade Fee	MC Interchange Downgrade Fee	\$0.15	Assessed on reclassified transactions.
Mastercard Connectivity Kilobyte Fee - Authorization	MC Auth Connectivity Fee	\$0.002294	Mastercard Kilobyte Fee is a file transmission service charged per byte of Authorization data (if applicable). This fee may be part of a bundled Access Fee, please refer to your contract.
Mastercard Connectivity Kilobyte Fee - Clearing	MC Clear Connectivity Fee	\$0.002294	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing data (if applicable). This fee may be part of a bundled Access Fee, please refer to your contract.
Mastercard Credential Continuity Fee	MC-Credential Continuity Fee	\$0.09	Applies to recurring payment transaction completed with outdated account credentials at least 10 calendar days after an issuer reported an account update to the Automatic Billing Updater (ABU) issuer account change database.
Mastercard Transaction Processing Excellence (TPE) Fee	MC TPE ACQ Merch Advice Code	\$0.03	Applies to card not present authorization that receives a declined response code with a Merchant Advice Code of Closed Account or Fraudulent or Cardholder Cancelled Agreement within 30 days.
Mastercard Transaction Processing Excellence (TPE) Fee (Message Format Error)	MC-TPE Message Format Error	\$0.04	Applies to authorizations that receives a declined Response Code of 30.
Mastercard Decline Reason Code Service Pricing for Card-Not-Present Transactions	MC-Decline Reason Code Svc Fee	\$0.02	Applies to card not present authorization that receives a declined Merchant Advice Code where updated information was found on the Mastercard Account Billing Updater (ABU) but outdated information was used in the transaction, or the updated credential was not found on Mastercard ABU. It also applies an declined transactions when EMV 3DS was not used or suspected fraud.
Mastercard Installment Program Network Group A Purchase Fee	MC Instlmt Program Fee Pur-INSA	1.30%	Applies to a purchase transaction of the Mastercard Installment Payment program for Card Acceptor Business Group A
Mastercard Installment Program Network Group B Purchase Fee	MC Instlmt Program Fee Pur-INSB	0.10%	Applies to a purchase transaction of the Mastercard Installment Payment program for Card Acceptor Business Group B
Mastercard Installment Program Network Group C Purchase Fee	MC Instlmt Program Fee Pur-INSC	0.00%	Applies to a purchase transaction of the Mastercard Installment Payment program for Card Acceptor Business Group C
Mastercard Installment Program Network Group A Refund Fee	MC Instlmt Program Fee Ref-INSA	-1.15%	Applies to a return transaction of the Mastercard Installment Payment program for Card Acceptor Business Group A

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Installment Program Network Group B Refund Fee	MC Instlmt Program Fee Ref-INSB	0.00%	Applies to a return transaction of the Mastercard Installment Payment program for Card Acceptor Business Group B
Mastercard Installment Program Network Group C Refund Fee	MC Instlmt Program Fee Ref-INSC	0.00%	Applies to a return transaction of the Mastercard Installment Payment program for Card Acceptor Business Group C
Mastercard Auth Optimizer NSF Fee	MC Auth Optimizer NSF Fee	\$0.02	Assessed per domestic U.S. Card Not Present transaction with decline reason code 51 and merchant advice code equal to one of the following: 24, 25, 26, 27, 28, 29, 30.
Mastercard Pre-Auth Fee CP	MC Pre-Auth Fee CP	0.0075% (\$0.01 Min)	Applies to eligible card present U.S. credit card preauthorization transactions. Merchants processing with MCCs 4111, 4131, 4784, and 5542 will be exempt. In addition, Private Label, Debit and Prepaid transactions will be excluded.
Mastercard Pre-Auth Fee CNP	MC Pre- Auth Fee CNP	0.0125% (\$0.01 Min)	Applies to eligible card not present U.S. credit card preauthorization transactions. Merchants processing with MCCs 4111, 4131, 4784, and 5542 will be exempt. In addition, Private Label, Debit and Prepaid transactions will be excluded.
Mastercard Mail Order/Telephone Order Fee	MC-MOTO Domestic Fee MC-MOTO Domestic Fee Decline MC-MOTO Domestic Fee Decline Max MC-MOTO Cross-Border Fee	0.015% \$75.00 (Max)	Applies to all card not present authorizations; approved and declined purchase and refund transactions identified as Mail Order or Telephone Order. Excludes payment transactions and transactions that qualify for the Mastercard Wholesale Travel Program (MWP). The Decline fee max applies per decline transaction.
Mastercard Mail Order/Telephone Order Cross-Border Fee	MC-MOTO Cross Border Fee MC-MOTO Cross Border Fee Decline MC-MOTO Cross Border Fee Decline Max	0.015% \$75.00 (Max)	Applies to all card not present authorizations; approved and declined purchase and refund transactions identified as Mail Order or Telephone Order. Excludes payment transactions and transactions that qualify for the Mastercard Wholesale Travel Program (MWP). The Decline fee max applies per decline transaction.
Mastercard Access Fee	Mastercard Access Fee	Varies	Applies to all Mastercard transactions. This fee covers various charges assessed by Mastercard for reporting, data, fraud, risk and other administrative services performed by Mastercard associated with facilitating transactions, but are not otherwise separately billed. This fee may vary, and may be bundled with other fees included on this fee schedule. Please refer to your contract.
Mastercard Flex Program Fee	MC FLEX PROGRAM ACQUIRER FEE	0.10%	Applies to Mastercard Flex program non-travel Business-to-Business transactions utilizing Virtual Card Numbers (VCN).
Mastercard Name Validation Service Fee	MC ACQ NAME VALIDATION SVC FEE	\$0.10	Applies to all name validation transactions when a valid response is received (Match, Partial Match, No Match).
Mastercard Force Post Fee (Domestic)	MC FORCE POST TXN FEE ACQ DOM	\$0.09	Applies to clearing transactions submitted without an approved authorization, or a clearing transactions that cannot be matched to a preceding authorization.

Discover®	Fee Description	Rate	Fee Definition
Discover Assessment Fee	Discover Assessment Fee	0.14%	Assessed to all Discover sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0025	Assessed to all Discover Network Card sales transactions. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover International Service Fee	Discover Intl 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.
Discover International Processing Fee	Discover Intl 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.
Discover Network Authorization Fee	Network Authorization Fee	\$0.019	Assessed to all authorizations sent to Discover. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover Program Integrity Fee - Consumer	DS PGRM Integrity Fee Base Sub	\$0.10	Assessed on all transactions downgraded to Base Submission Level Interchange Programs
Discover Program Integrity Fee - Commercial	DS PGRM Integrity Com Base Sub	\$0.10	Assessed on all Discover transactions downgraded to Commercial Base Submission Level Interchange Programs
Discover Account Verification Service Fee	Acct Ver Sv Fee	\$0.02	Applies to zero dollar Verification service. Account Verification service includes the verification of the card account number, address verification.
Discover Address Verification Service Fee	Addr Ver Sv Fee	\$0.005	Address verification service (AVS) enables merchants to verify a cardholder's billing address with their issuing bank. The fee is assessed per authorization request with AVS.
Discover Digital Investment Fee	Dig Inv Fee	0.01%	Assessed Manual/Key Entered, Electronic Commerce, Stored Card Account/Credential on File, Mobile Commerce, and Voice Response Unit transactions.
Discover Access Fee	Discover Access Fee	Varies	Applies to all Discover transactions. This fee covers various charges assessed by Discover for reporting, data, fraud, risk and other administrative services performed by Discover associated with facilitating transactions, but are not otherwise separately billed. This fee may vary, and may be bundled with other fees included on this fee schedule. Please refer to your contract.
Discover Account Updater (Real Time)	Discover Account Updater	\$0.10	Assessed per cardholder match when supporting credential-on-file functions, such as recurring payments, subscription services, e-commerce and preferred customer programs.

STAR Access Dual Message	Fee Description	Rate	Fee Definition
STAR Access Auth Decline Fee	Denied Transactions / Reversals	\$0.10 per transaction	Fee assessed on all declined STAR Access transactions
STAR Access Token Exchange Fee	STAR Token Exchange Fee	\$0.01 per transaction	Fee assessed on each STAR Access transaction for which detokenization service is performed
STAR Access Auth Request Fee	Pre-Authorization/Authorization	\$0.015 per transaction	Fee assessed on all Authorized STAR Access transactions
Star Access Per Tran Fee (CP)	STAR Access Per Tran CP	\$0.10 per CP transaction	Fee assessed on all STAR Access Card Present transactions.
Star Access Per Tran Fee (CNP)	STAR Access CNP Per Tran Fee	\$0.015 per CNP transaction	Fee assessed on all STAR Access Card Not Present and Bill Payment transactions.
Star Access Per Tran BPS (CNP)	STAR Access CNP Per Tran bps	0.10% per CNP transaction	Fee assessed on all STAR Access Card Not Present and Bill Payment transactions.
Star Access Refund Per Tran Fee	ST Refund Per Trans Fee	\$0.04 per refund transaction	Fee assessed on all STAR Access Refund transactions.

American Express Opt Blue®	Fee Description	Rate	Fee Definition
American Express Assessment Fee	AMEX Assessment Fee	0.165%	Assessed to all American Express Opt Blue sale transactions.
American Express Acquirer Transaction Fee	AMEX Acquirer Transaction Fee	\$0.02	Assessed to 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.
American Express Opt Blue Continuation Fee	AXP Program Continuation Fee	0.03% (Tier 1) 0.10% (Tier 2) 0.20% (Tier 3)	Applied on all American Express Charges, not Credits, submitted under the Program for industries with an Estimated Charge Volume Program limit of \$4,300,000 or less, at the Program Merchant's Establishment, not Industry SE level, with Charge Volume in excess of \$3,000,000 in a rolling twelve (12) month period. New Volume Tier Levels: Tier 1 = \$3,000,000.00 - \$15,000,000.00; Tier 2 = \$15,000,000.01 – \$100,000,000.00; Tier 3 = ≥ \$100,000,000.01.

Confidential and Proprietary to Fiserv, Inc. This Fee Schedule is only for your use and is not to be shared with anyone outside your organization. This Fee Schedule provides information about fees charged by the Payment Networks that are passed on to you. The Payment Networks 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 Payment Networks may 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.

PAYMENT NETWORK DISPUTE PASS-THROUGH FEE SCHEDULE

Effective April 2026

Visa Fee Description	Rate	Fee Definition
NW Retrieval Fulfillment Visa DMS (Omaha - VS RETRVL FULL)	\$0.45	The fee is triggered/assessed anytime a merchant responds to a request for transaction information (retrieval) and the response is provided to Visa by the Visa due date. (Applicable to Healthcare Transactions only)
NW Retrieval NonFulfillment Visa DMS (Omaha - VS TRVL NOFLMT)	\$0.45	The fee is triggered/assessed anytime a merchant does not respond to a request for transaction information (retrieval) and no response is provided to Visa by the Visa due date. (Applicable to Healthcare Transactions only)
NW MERCH Accept Day 11-15 Visa-DMS (Omaha - VS MRCH ACCEPT 2)	\$0.50	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 11-15 of the incoming central processing date.
NW MERCH Accept Day 16-20 Visa-DMS (Omaha - VS MRCH ACCEPT 3)	\$1.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 16-20 of the incoming central processing date.
NW Merch Accept Day 21-25 Visa DMS (Omaha - VS MRCH ACCEPT 4)	\$2.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 21-25 of the incoming central processing date.
NW Merch Accept Day 26-30 Visa DMS (Omaha - VS MRCH ACCEPT 5)	\$3.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 26-30 of the incoming central processing date.
NW No Acceptance Visa-DMS (Omaha - VS DSP NO ACPT)	\$7.00	The fee is triggered/assessed anytime the merchant does not respond or does not respond by the Network due date (30 days from the central processing date) to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration.
NW Merchant Rsp Day 0-10 Visa DMS (Omaha - VS MRCH RESP 1)	\$1.05	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 1-10 of the incoming chargeback central processing date.
NW Merch Rsp Day 11-15 Visa DMS (Omaha - VS MRCH RESP 2)	\$1.50	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 11-15 of the incoming chargeback central processing date.
NW Merch Rsp Day 16-20 Visa DMS (Omaha - VS MRCH RESP 3)	\$2.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 16-20 of the incoming chargeback central processing date.
NW Merch Rsp Day 21-25 Visa DMS (Omaha - VS MRCH RESP 4)	\$3.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 21-25 of the incoming chargeback central processing date.

Visa Fee Description	Rate	Fee Definition
NW Merch Rsp Day 26-30 Visa DMS (Omaha - VS MRCH RESP 5)	\$4.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 26-30 of the incoming chargeback central processing date.
Dispute Image Fee Visa DMS	\$1.50	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the chargeback/prearbitration and the merchant's challenge (response) and documentation (image) is sent to the Issuer.
NW PreComp Image Fee Visa DMS	\$1.50	The fee is triggered/assessed anytime the merchant responds to a Visa Pre Compliance challenging the case and the merchant's challenge (response) and documentation (image) is sent to the Issuer. The fee is also triggered/assessed anytime a Pre Compliance case is initiated by the merchant or Acquirer and documentation (image) is sent to the Issuer.
NW Visa Prearb CNP Remedy DMS VISA PREARB WITH QUALIFIED REMEDY (Omaha)	\$5.00	The fee is triggered/assessed anytime the merchant responds to a Visa Fraud (1040) Card not Present chargeback and the merchant's challenge (response) includes details on two prior non-disputed Visa transactions for the same cardholder. The response is considered a 'remedy' and shifts liability back to the issuer.
NW Visa Prearb CNP Rdy Rej DMS	-\$5.00	A refund of \$5.00 will be issued if Visa rejects a card not present pre-arbitration remedy response pertaining to Visa Fraud (1040) chargebacks.
NW Case Filing Fee Visa-DMS (Omaha - VS CASE FILING)	\$12.50	The fee is triggered/assessed any time the merchant or the Acquirer initiates an Outgoing Filed Compliance or Outgoing Filed Arbitration. <i>Note: Outgoing Filed Arbitrations may occur for Visa fraud and authorization cases where the merchant or Fiserv has identified a valid remedy, but the issuing bank has not accepted the Outgoing Pre-Arbitration. For Outgoing Filed Compliance, these cases will be initiated when the merchant or Fiserv has proven a processing rule violation has occurred and the merchant is holding a financial loss. Once pushed to Outgoing Filed Arbitration / Outgoing Filed Compliance, a Visa ruling decision will be received advising of which party (issuer or merchant) will hold liability for the transaction .</i>
NW Case Ruling Fee Visa-DMS (Omaha - VS CASE RULING RULING)	\$600.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (Visa) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring Visa ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>

Mastercard Fee Description	Rate	Fee Definition
MC PreArbitration Accept Fee	\$15.00	The fee is triggered/assessed anytime the merchant responds to a Mastercard Incoming PreArbitration stating they will accept liability and response is sent by the Network due date (45 days from the incoming central processing date). <i>Note: The incoming prearbitration stage is the second stage of the Mastercard chargeback life cycle. To reach this stage the merchant or the Acquirer would have challenged a chargeback and Issuing bank continued to dispute the transaction.</i>
Dispute Image Fee MasterCard DMS	\$0.20 \$0.23 (Eff. 7/1/2026)	This fee is triggered/assessed anytime the merchant receives or sends a Mastercard Chargeback or an Incoming PreArbitration that includes documentation (images). <i>Note: The Issuer documentation package includes all of the Issuer's comments and any additional bank documentation to support the case. The Merchant/Acquirer documentation package includes material in support of the merchant response.</i>
NW Dispute Excessive Page MC DMS	\$1.00 per page	This fee is triggered/assessed any time the merchant provides a response to a Mastercard Chargeback or Incoming Pre-Arbitration, and the documentation provided exceeds 19 pages in overall length. <i>Note: If the response exceeds 19 pages, the merchant is billed one count of this fee code per page submitted for all pages of the response provided. (For example, if the response is 20 pages in length, that will trigger a count of 20 for this fee code to be billed to the merchant. To reduce this fee, merchants should limit their rebuttal response image packages to fewer than 19 pages in length.)</i>
No Auth 1st CB-Progressive Handling MC	\$25.00	This fee is triggered/assessed any time the merchant receives a Mastercard chargeback for reason code 07, 08 or 12 (authorization related reason codes). <i>Note: These types of chargebacks are received if the merchant does not have valid issuer authorization for the posting of that transaction .</i>
No Auth Reversal-Progressive Handling MC	-\$75.00	This fee is triggered/assessed any time the merchant challenges (responds) a Mastercard chargeback for reason code 07, 08 or 12 (authorization related reason codes). <i>Note: These types of chargebacks are received if the merchant does not have valid issuer authorization for the posting of that transaction .</i>
No Auth 2nd CB-Progressive Handling MC	\$50.00	This fee is triggered/assessed any time the merchant challenges (responds) a Mastercard chargeback for reason code 07, 08 or 12 (authorization related reason codes) and the Issuer does not accept the response. The Issuer will initiate an Incoming PreArbitration. <i>Note: These types of chargebacks are received if the merchant does not have valid issuer authorization for the posting of that transaction .</i>
Dispute Case MasterCard DMS	\$1.35 \$1.55 (Eff. 7/1/2026)	This fee is triggered/assessed any time a Mastercard chargeback is received . This fee is triggered regardless of the final outcome of the Mastercard chargeback received.

Mastercard Fee Description	Rate	Fee Definition
NW Case Filing Withdrawal MasterCard DMS (Omaha - MC CASE WTHDRW)	\$325.00	This fee is triggered/assessed any time a Mastercard Filed Arbitration or Filed Compliance that is initiated by the Merchant/Acquirer or the Issuer is withdrawn by the Merchant/Acquirer and the Network is no longer required to rule on the case. <i>Note: To avoid this fee, merchants should either accept the Incoming chargeback or Incoming Prearbitration.</i>
NW Case Ruling Fee MasterCard DMS (Omaha - MC CASE RULING)	\$575.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (MC) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring Visa ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>
Mastercard Technical Violation Fee	\$200.00	The fee will apply to Mastercard Filed Arbitration disputes where a merchant has violated an operating rule or regulation either during payment or in response to Mastercard disputes per violation.

Discover Fee Description	Rate	Fee Definition
NW Ticket Retr Request Disc DMS	\$1.00	The fee is triggered/assessed anytime a merchant receives a request for transaction information (retrieval) from Discover. This fee is billed regardless of the final outcome of the retrieval.
Lost Filing DMS - Discover (Omaha - DSC LOST FILNG)	\$475.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (Discover) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring Visa ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>
NW Disc Inq Req Non Resp- DMS	\$0.65	The fee is triggered/assessed any time a merchant does not respond to a request for transaction information (retrieval) and no response is provided to Discover by the Discover due date.
NW Disc Representment Fee- DMS	\$1.00	The fee is triggered/assessed any time the merchant responds to a Discover Credit or Signature Debit chargeback challenging the case and the merchant's challenge (response) is sent to the Issuer.

STAR Access DMS Fee Description	Rate	Fee Definition
Lost Filing DMS -- STAR	\$500.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (STAR (Dual Message System)) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring STAR ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>

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	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 volume per Taxpayer ID, per Month.

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	\$70,000.00

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

PAYMENT NETWORK PASS-THROUGH FEE SCHEDULE - U.S. TERRITORIES

Effective April 2026

Visa®	Fee Description	Rate	Fee Definition
Visa International Request Fee	LAC VI INTL Auth Request Fee	\$0.05	This fee is assessed on each international authorization request sent to Visa when the issuing bank is not U.S. or U.S. territories.
Visa Credit Assessment Fee	VISA PR Credit Assessment Fee	0.085%	This is a fee assessed on domestic Visa credit sales volume.
Visa Credit Assessment Fee	VISA USVI Credit Assessment Fee	0.085%	This is a fee assessed on domestic Visa credit sales volume.
Visa Debit Assessment Fee USVI	VISA USVI Debit Assessment Fee	0.015%	This is a fee assessed on domestic Visa debit sales volume for U.S. Virgin Islands.
Visa Debit Assessment Fee PR	VISA PR Debit Assessment Fee	0.015%	This is a fee assessed on domestic Visa debit sales volume for Puerto Rico.
Visa Purchase/Credit Original Fee	LAC VI Domestic PROC Fee	\$0.0062	This fee is assessed on each Visa authorization and clearing domestic transaction and is calculated using a tier-based pricing structure. (9/16 Channel keys the amount - no systemic tiered billing)
Visa Acquirer Administrative Fee	LAC VI Acquirer ADMIN Fee	\$0.00005	This is a fee assessed on total Visa volume processed.
Visa LAC Address Verification Fee (AVS)	VI Address Ver Svc Fee	\$0.005	Address verification service (AVS) enables merchants to verify a cardholder's billing address with their issuing bank for Card-Not-Present transactions. The fee is assessed per authorization when the address verification yields a usable AVS result.
Visa Zero Dollar Verification - Domestic Credit	Visa Zero Acct Ver CR Fee	\$0.0035	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.
Visa Zero Dollar Verification - Domestic Debit	Visa Zero Acct Ver DB Fee	\$0.0035	Applies to Zero Dollar Verification messages (approved and declined) for U.S. issued debit 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.
Visa Zero Dollar Verification - International	Visa Zero Acct Ver INTL Fee	\$0.06	Applies to Zero Dollar Verification messages (approved and declined) for international issued 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.
Visa B2B Virtual Service Fee International	VI Acq B2B Virtual Svc Fee INTL	1.55%	Applies to all B2B virtual payment transactions for International transactions.
Visa B2B Virtual Service Fee Intraregional	VI Acq B2B Virtual Svc Fee INTRA	1.00%	Applies to all B2B virtual payment transactions for Intraregional transactions.
Visa LAC International Acquirer Fee	VISA LAC INTL Assessment Fee	0.65%	This fee is assessed on Visa purchase transactions when the issuer country is different from the merchant country.

Visa®	Fee Description	Rate	Fee Definition
Visa LAC Secure CF Non Token Fee	VI-LAC Secure CF Non Token Fee	0.05%	This fee is assessed when the transaction is card not present and processed with a Primary Account Number (PAN) instead of a token.
Visa Data Quality Fee	VI Data Quality Fee	\$0.10	This fee is assessed on domestic transactions for a subset of decline codes that indicates the issuer cannot approve based on the details provided, such as incorrect Card Verification Value 2 or incorrect expiration date. The issuer may approve a reattempted transaction with corrected information.
Visa LAC Data Quality Fee - Non-U.S. Issued	VI Data Quality Fee XBOR	\$0.25	This fee is assessed on international transactions for a subset of decline codes that indicates the issuer cannot approve based on the details provided, such as incorrect Card Verification Value 2 or incorrect expiration date. The issuer may approve a reattempted transaction with corrected information.
Visa Excess Reattempts	VI Decline Tran Resub Fee	\$0.10	Applies to authorization reattempts on declined transactions that exceeded the maximum of 20 reattempts in a 30-day period.
Visa LAC Excess Reattempts - Non-U.S. Issued	VI Decline Tran Resub Fee XBOR	\$0.25	Applies to authorization reattempts on declined cross border transactions that exceeded the maximum of 20 reattempts in a 30-day period.
Visa Issuer Will Never Approve-Reattempt Fee	VI Never Approve Reattempt Fee	\$0.10	Applies to authorization reattempts on declined transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa LAC Issuer Will Never Approve-Reattempt Fee Non- U.S. Issued	VI Never Approve Reatt Xborfee	\$0.25	Applies to authorization reattempts on declined cross border transactions where the card is blocked for use or transaction type is not supported; there is no circumstance in which the issuer will grant an approval.
Visa LAC International Processing Fee	LAC VI INTL Processing Fee	\$0.15	This fee is assessed on each international clearing request sent to Visa when the issuing bank is not U.S. or U.S. territories.
Visa International Request Fee U.S. Territories	LAC VI INTL Auth Request FEE UST	\$0.0180	This fee is assessed on each international authorization request sent to Visa from U.S. issuers and U.S. territories issuers.
Visa LAC International Processing Fee U.S. Territories	LAC VI INTL Processing Fee UST	\$0.0550	This fee is assessed on each international clearing request sent to Visa from U.S. issuers and U.S. territory issuers.
Visa Cash Assessment Fee	VISA PR Cash Assessment Fee	0.055%	Fee amount times the Visa PR Cash sales volume.
Visa Cash Assessment Fee	VISA USVI Cash Assessment Fee	0.055%	Fee amount times the Visa USVI Cash sales volume.
Visa Base II Credit Voucher Fee - Debit	VI BASE II CRVOUCHER Fee INTL DB/PP	\$0.0355	Applies to all credit voucher transactions for Non U.S. debit and prepaid transactions.
Visa Base II Credit Voucher Fee - Credit	VI BASE II CRVOUCHER Fee INTL CR	\$0.0395	Applies to all credit voucher transactions for Non U.S. credit transactions.
Visa International Assessment Purchase Cash Advance	Visa INTL Assessment Purchase CA	0.40%	Applies to non domestic cash advance transactions.
Visa Partial Auth Non Participation Fee (Fuel Merchants)	Visa Partial Auth NP Trans Fee	\$0.01	Applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate.
Visa Partial Auth Non Participation Fee	VI-LAC Partial Auth NP Fee	\$0.01	Applies to debit and prepaid purchase transactions processing with specific MCCs who are non-compliant with the partial authorization mandate.

Visa®	Fee Description	Rate	Fee Definition
Visa Zero Floor Limit Fee	Visa Zero Floor Limit Fee	\$0.20	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.
LAC Visa Domestic Auth Fee T1	LAC VI Domestic Auth Fee T1	\$0.00035	Assessed for domestic authorizations in the Caribbean between \$0.00 and \$1.99.
LAC Visa Domestic Auth Fee T2	LAC VI Domestic Auth Fee T2	\$0.00042	Assessed for domestic authorizations in the Caribbean between \$2.00 and \$4.99.
LAC Visa Domestic Auth Fee T3	LAC VI Domestic Auth Fee T3	\$0.00168	Assessed for domestic authorizations in the Caribbean between \$5.00 and \$14.99.
LAC Visa Domestic Auth Fee T4	LAC VI Domestic Auth Fee T4	\$0.00413	Assessed for domestic authorizations in the Caribbean between \$15.00 and \$49.99.
LAC Visa Domestic Auth Fee T5	LAC VI Domestic Auth Fee T5	\$0.01428	Assessed for domestic authorizations in the Caribbean \$50.00 and over.
LAC Visa Domestic Clear Fee T1	LAC VI Domestic Clear Fee T1	\$0.00015	Assessed for domestic transactions in the Caribbean between \$0.00 and \$1.99.
LAC Visa Domestic Clear Fee T2	LAC VI Domestic Clear Fee T2	\$0.00018	Assessed for domestic transactions in the Caribbean between \$2.00 and \$4.99.
LAC Visa Domestic Clear Fee T3	LAC VI Domestic Clear Fee T3	\$0.00072	Assessed for domestic transactions in the Caribbean between \$5.00 and \$14.99.
LAC Visa Domestic Clear Fee T4	LAC VI Domestic Clear Fee T4	\$0.00177	Assessed for domestic transactions in the Caribbean between \$15.00 and \$49.99.
LAC Visa Domestic Clear Fee T5	LAC VI Domestic Clear Fee T5	\$0.00612	Assessed for domestic transactions in the Caribbean \$50.00 and over.
Visa Misuse of Auth Fee LAC	VISA Misuse of Auth Fee LAC	\$0.05	Per-transaction fee assessed for each authorization that cannot be matched to a clearing transaction (or authorization reversal) within the required time frame.
Visa Unmatched Clear Fee LAC	VISA Unmatched Clear Fee LAC	\$0.05	Per-transaction fee assessed monthly for each clearing transaction that cannot be matched to an authorization within the defined time frame.
Visa Estimated Auth Fee	VI Estimated Auth Fee	0.02%	Applies to estimated authorizations where the final amount is not known.
Visa Incremental Auth Fee	VI Incremental Auth Fee	0.02%	Applies to incremental authorizations to revise a previously authorized amount or to extend a pre-authorization's expiration date.
Visa Annual VBASS Fee	VI Annual VBASS Fee	\$10,000.00	Annual fee for the use of the Visa BIN Attribute Sharing Service (VBASS) (Should be applied to a single outlet per merchant).
Visa Extended Authorization Service Fee	VI-Extended Auth Service Fee	0.08%	Per transaction fee assessed for any authorization that includes the extended authorization indicator (permitted use or not).
Visa Digital Enhancement Service Fee	VI-LAC DIG Enhancement SVC Fee	0.010%	Assessed on all CNP authorization volume for multiple tokenization, authentication, and account and credential validation services.
Visa Digital Acct Updater Fee	Visa Digital Acct Updater Fee	\$0.05	Assessed for any updates to active tokens when the Network Token is utilized for authorization requests following credential updates that include alterations to the PAN, such as a card replacement or a card expiration date change.

Visa®	Fee Description	Rate	Fee Definition
Visa Account Updater (Real Time)	RTIME Visa ACCT UPDTR SRVC FEE	\$0.12	Assessed per cardholder match when supporting credential-on-file functions, such as recurring payments, subscription services, e-commerce and preferred customer programs.
Visa Account Updater (Batch)	Visa BATCH ACCT UPDATER FEE	\$0.12	Assessed per cardholder match when supporting credential-on-file functions, such as recurring payments, subscription services, e-commerce and preferred customer programs.
Visa Staged Digital Wallet Fee	VI 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.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard LAC Cross Border Fee USVI (Local)	LAC Cross Border Fee Local	0.45%	This fee is assessed on Mastercard purchase transactions when the issuer country is different from the merchant country. (Currency is merchant's local currency)
Mastercard LAC Cross Border Fee USVI/PR	LAC Cross Border Fee	1.00%	This fee is assessed on Mastercard purchase transactions when the issuer country is different from the merchant country. (Currency other than merchant's)
Mastercard LAC Cross Border Fee PR (Local)	LAC Cross Border Fee Local	0.60%	This fee is assessed on Mastercard purchase transactions when the issuer country is different from the merchant country. (Currency is merchant's local currency)
Mastercard Account Status Inquiry Service – Interregional Fee	Account Status Inquiry Service – Interregional Fee	\$0.03	This fee is assessed on each Mastercard account status inquiry request for Puerto Rico or US Virgin Islands interregional and intraregional transactions.
Mastercard Account Status Inquiry Service – Intraregional Fee	Account Status Inquiry Service – Intraregional Fee	\$0.025	Assessed to card present 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)
Mastercard Assessment Fee (Domestic Debit) PR	Assessment Fee Debit PR	0.135%	Applies to Puerto Rico domestic debit sale and refund transactions.
Mastercard Assessment Fee (Domestic Debit) USVI	Assessment Fee Debit USVI	0.0995%	Applies to U.S. Virgin Islands domestic sale and refund transactions.
Mastercard Assessment Fee (Domestic Credit & Commercial) PR	Assessment Fee Dom CR & COM PR	0.145%	Applies to Puerto Rico domestic credit and commercial sale and refund transactions.
Mastercard USVI International Assessment Fee	USVI International Assessment Fee	0.25%	This is a fee assessed on international Mastercard sales volume.
Mastercard PR International Assessment Fee	MC PR INTL Assessment Fee	0.60%	Assessed on international transactions.
Mastercard Acquirer Domestic Authorization Fee	LAC MC Domestic Auth Fee	\$0.0029	This fee is assessed on Mastercard domestic authorizations.
Mastercard LAC Pre-Authorization Fee (Domestic)	LAC Pre-Authorization Fee DOM	0.05% (\$0.01 Min)	Assessed for each approved domestic authorization submitted as a pre-authorization.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard LAC Pre-Authorization Fee (Cross Border)	LAC Pre-Authorization Fee XBR	0.07% (\$0.01 Min)	Assessed for each approved non-domestic authorization submitted as a pre-authorization.
Mastercard Authorization Acquirer Access Fee	Mastercard Access Fee	\$0.005	This fee is assessed on Mastercard authorizations.
Mastercard Processing Integrity Fee Pre-Authorization	MC Proc Integ Pre Auth LAC/AP	\$0.004	Assessed for each approved authorization submitted as a pre authorization that is not fully reversed or cleared within 30 days of the authorization date.
Mastercard Processing Integrity Fee - Final Authorization	MC Proc Integ Final Auth MC PIF Final Auth Min	0.35% (\$0.04 Min)	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.
Mastercard Processing Integrity Fee Not Reversed/Cleared Undefined Authorization	MC PROC INTEG UNDEF AUTH	0.30%	Assessed for each approved authorization submitted as an undefined authorization.
Mastercard Processing Integrity Fee Not Reversed/Cleared Undefined Pre-Authorization	MC Proc Integ Undef Auth Min	\$0.05	The minimum fee assessed for each approved authorization submitted as an undefined authorization.
Mastercard Processing Integrity Detail Report Fee	Mastercard Processing Integrity Detail Report Fee	\$0.02	Fee for monthly detail report for Mastercard.
Mastercard Excessive Authorization Attempts	MC TPE Excessive Auth Fee	\$0.50	Applies after 10 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 11st authorization attempt.
Mastercard Transaction Processing Excellence (TPE) Fee	MC TPE ACQ Merch Advice Code	\$0.50	Applies to card not present authorization that receives a declined response code with a Merchant Advice Code of Closed Account or Fraudulent or Cardholder Cancelled Agreement within 30 days.
Mastercard LAC Decline Reason Code Service Fee	MC LAC Decline Reason Code Srv Fee	0.03% (\$0.00025 Min, \$0.12 Max)	Applies to card not present authorization that receives a declined Merchant Advice Code where updated information was found on the Mastercard Account Billing Updater (ABU) but outdated information was used in the transaction, or the updated credential was not found on Mastercard ABU.
Mastercard Interchange Downgrade	MC Interchange Downgrade Fee	\$0.15	Assessed on reclassified transactions.
Mastercard TPE Nominal AMNT Auth	MC TPE Nominal Amnt Auth Fee	\$0.045	Applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.
Mastercard Freight Program Fee	MC Freight Program Fee	0.50%	Applies to transactions clearing at the Commercial Freight interchange program.
MC Network EXP Assessment Fee	LAC MC NETW EXP Assessment	0.25%	Applies to purchase volume for LAC Region.
MC International Authorization Fee	LAC MC INTL Authorization Fee	\$0.05	Assessed for each non domestic authorization.
MC Domestic Clearing Fee	LAC MC Domestic Clearing Fee	\$0.004	Assessed for each domestic transaction.
MC International Clearing Fee	LAC MC INTL Clearing Fee	\$0.15	Assessed for each non domestic transaction.

Mastercard®	Fee Description	Rate	Fee Definition
Mastercard Assessment Tran AMT >\$1,000	MC Assessment Tran AMT >\$1,000	0.01%	An additional Mastercard Assessment Fee is assessed to all Mastercard sale transactions greater than or equal to \$1,000 USD.
Mastercard Connectivity Kilobyte Fee - Authorization	MC Auth Connectivity Fee	Variable	Mastercard Kilobyte Fee is a file transmission service charged per byte of Authorization data (if applicable).
Mastercard Connectivity Kilobyte Fee - Clearing	MC Clear Connectivity Fee	Variable	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing data (if applicable).
Mastercard Credential Continuity Fee	MC-Credential Continuity Fee	\$0.09	Applies to recurring payment transaction completed with outdated account credentials at least 10 calendar days after an issuer reported an account update to the Automatic Billing Updater (ABU) issuer account change database.
Mastercard LAC Non-Authentication Fee	MC LAC NON-AUTHENTICATION BPS MC LAC NON-AUTHENTICATION FEE	0.016% (\$3.00 Max)	Applies to e-commerce transactions when authentication is not requested by the merchant or authorization request was submitted despite failed cardholder authentication by issuer.
Mastercard TPE M/CHIP Deployment Program Fee	MC TPE M/CHIP Deployment PRG	\$5.00	Applies whenever a chip acceptance device is identified as being responsible for chip technology failure.
Mastercard Mail Order/Telephone Order Fee	MC-MOTO Domestic Fee	0.025%	Applies to card not present purchase and refund transactions identified as Mail Order or Telephone Order. Excludes payment transactions and transactions that qualify for the Mastercard Wholesale Travel Program (MWP).
Mastercard Mail Order/Telephone Order Fee	MC-MOTO Cross Border Fee	0.050%	Applies to card not present purchase and refund transactions identified as Mail Order or Telephone Order. Excludes payment transactions and transactions that qualify for the Mastercard Wholesale Travel Program (MWP).
Mastercard Force Post Fee (Cross-Border)	MC FORCE POST TXN FEE ACQ XBOR	\$0.135	Applies to clearing transactions submitted without an approved authorization, or a clearing transactions that cannot be matched to a preceding approved authorization.
Mastercard Force Post Fee (Domestic)	MC FORCE POST TXN FEE ACQ DOM	\$0.045	Applies to clearing transactions submitted without an approved authorization, or a clearing transactions that cannot be matched to a preceding authorization.
Mastercard Name Validation Service Fee	MC ACQ NAME VALIDATION SVC FEE	\$0.10	Applies to all name validation transactions when a valid response is received (Match, Partial Match, No Match).
Mastercard Identity Check Fee	MC IDENTITY CHECK 2.0 FEE MC IDENTITY CHECK 2.0 (max)	0.008% (\$3.00 Max)	Applies to Card-Not-Present transactions when the authentication was performed by Mastercard Identity Check solution.
Mastercard Digital Enablement Service (MDES) Fee	MC DIG ENAB AUTHENTICATION FEE MC DIG ENAB AUTHENTICATION (max)	0.008% (\$3.00 Max)	Applies to Card-Not-Present tokenized transactions when the authentication was performed by Mastercard Digital Enablement Service (MDES) solution.
Mastercard CVC2 Fee	MC CVC2 Transaction Fee	\$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.
Mastercard Global Wholesale Travel B2B Fee	MC GLBL Wholesale Trav B2B Fee	1.00%	Assessed to all qualifying Wholesale Travel B2B sales transactions.
Mastercard AVS Card Present	MC Acquirer AVS Billing	\$0.05	Assessed per card present authorization request with AVS (Address Verification Service).

Discover®	Fee Description	Rate	Fee Definition
Discover Assessment Fee	Discover Assessment Fee	0.14%	Assessed to all Discover sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	\$0.0025	Assessed to all Discover Network Card sales transactions. This fee may be part of a bundled Access Fee, please refer to your contract.
Discover International Service Fee	Discover Intl Service Fee	0.80%	Assessed on the amount of Card Sales (excluding Cash Over) conducted at a merchant 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.
Discover International Processing Fee	Discover Intl 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.
Discover Network Authorization Fee	Network Authorization Fee	\$0.019	Assessed to all authorizations sent to Discover. This fee may be part of a bundled Access Fee, please refer to your contract.
<i>Confidential and Proprietary to Fiserv, Inc. This Fee Schedule is only for your use and is not to be shared with anyone outside your organization. This Fee Schedule provides information about fees charged by the Payment Networks that are passed on to you. The Payment Networks 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 Payment Networks may 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.</i>			

PAYMENT NETWORK DISPUTE PASS-THROUGH FEE SCHEDULE

Effective May 2026

Visa Fee Description	Rate	Fee Definition
NW Retrieval Fulfillment Visa DMS (Omaha - VS RETRVL FULL)	\$0.45	The fee is triggered/assessed anytime a merchant responds to a request for transaction information (retrieval) and the response is provided to Visa by the Visa due date. (Applicable to Healthcare Transactions only)
NW Retrieval Nonfulfillment Visa DMS (Omaha - VS TRVL NOFLMT)	\$0.45	The fee is triggered/assessed anytime a merchant does not respond to a request for transaction information (retrieval) and no response is provided to Visa by the Visa due date. (Applicable to Healthcare Transactions only)
NW MERCH Accept Day 11-15 Visa-DMS (Omaha - VS MRCH ACCEPT 2)	\$0.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 11-15 of the incoming central processing date.
NW MERCH Accept Day 16-20 Visa-DMS (Omaha - VS MRCH ACCEPT 3)	\$0.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 16-20 of the incoming central processing date.
NW Merch Accept Day 21-25 Visa DMS (Omaha - VS MRCH ACCEPT 4)	\$0.50	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 21-25 of the incoming central processing date.
NW Merch Accept Day 26-30 Visa DMS (Omaha - VS MRCH ACCEPT 5)	\$0.75	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration stating they will accept liability and the response is sent to the Issuer between day 26-30 of the incoming central processing date.
NW No Acceptance Visa-DMS (Omaha - VS DSP NO ACPT)	\$5.00	The fee is triggered/assessed anytime the merchant does not respond or does not respond by the Network due date (30 days from the central processing date) to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration.
NW Merchant Rsp Day 0-10 Visa DMS (Omaha - VS MRCH RESP 1)	\$0.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 1-10 of the incoming chargeback central processing date.
NW Merch Rsp Day 11-15 Visa DMS (Omaha - VS MRCH RESP 2)	\$0.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 11-15 of the incoming chargeback central processing date.
NW Merch Rsp Day 16-20 Visa DMS (Omaha - VS MRCH RESP 3)	\$0.00	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 16-20 of the incoming chargeback central processing date.

Visa Fee Description	Rate	Fee Definition
NW Merch Rsp Day 21-25 Visa DMS (Omaha - VS MRCH RESP 4)	\$1.75	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 21-25 of the incoming chargeback central processing date.
NW Merch Rsp Day 26-30 Visa DMS (Omaha - VS MRCH RESP 5)	\$2.15	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the case and the merchant's challenge (response) is sent to the Issuer between day 26-30 of the incoming chargeback central processing date.
Dispute Image Fee Visa DMS	\$1.50	The fee is triggered/assessed anytime the merchant responds to a Visa Credit or Signature Debit chargeback or a Credit or Signature Debit Incoming Prearbitration challenging the chargeback/prearbitration and the merchant's challenge (response) and documentation (image) is sent to the Issuer.
NW PreComp Image Fee Visa DMS	\$1.50	The fee is triggered/assessed anytime the merchant responds to a Visa Pre Compliance challenging the case and the merchant's challenge (response) and documentation (image) is sent to the Issuer. The fee is also triggered/assessed anytime a Pre Compliance case is initiated by the merchant or Acquirer and documentation (image) is sent to the Issuer.
NW Visa Prearb CNP Remedy DMS VISA PREARB WITH QUALIFIED REMEDY (Omaha)	\$5.00	The fee is triggered/assessed anytime the merchant responds to a Visa Fraud (1040) Card not Present chargeback and the merchant's challenge (response) includes details on two prior non-disputed Visa transactions for the same cardholder. The response is considered a 'remedy' and shifts liability back to the issuer.
NW Visa Prearb CNP Rdy Rej DMS	-\$5.00	A refund of \$5.00 will be issued if Visa rejects a card not present pre-arbitration remedy response pertaining to Visa Fraud (1040) chargebacks.
NW Case Filing Fee Visa-DMS (Omaha - VS CASE FILING)	\$12.50	The fee is triggered/assessed any time the merchant or the Acquirer initiates an Outgoing Filed Compliance or Outgoing Filed Arbitration. <i>Note: Outgoing Filed Arbitrations may occur for Visa fraud and authorization cases where the merchant or Fiserv has identified a valid remedy, but the issuing bank has not accepted the Outgoing Pre-Arbitration. For Outgoing Filed Compliance, these cases will be initiated when the merchant or Fiserv has proven a processing rule violation has occurred and the merchant is holding a financial loss. Once pushed to Outgoing Filed Arbitration / Outgoing Filed Compliance, a Visa ruling decision will be received advising of which party (issuer or merchant) will hold liability for the transaction .</i>
NW Case Ruling Fee Visa-DMS (Omaha - VS CASE RULING RULING)	\$600.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (Visa) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring Visa ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>

Mastercard Fee Description	Rate	Fee Definition
MC PreArbitration Accept Fee	\$15.00	The fee is triggered/assessed anytime the merchant responds to a Mastercard Incoming PreArbitration stating they will accept liability and response is sent by the Network due date (45 days from the incoming central processing date). <i>Note: The incoming prearbitration stage is the second stage of the Mastercard chargeback life cycle. To reach this stage the merchant or the Acquirer would have challenged a chargeback and Issuing bank continued to dispute the transaction.</i>
Dispute Image Fee MasterCard DMS	\$0.20 \$0.23 (Eff. 7/1/2026)	This fee is triggered/assessed anytime the merchant receives or sends a Mastercard Chargeback or an Incoming PreArbitration that includes documentation (images). <i>Note: The Issuer documentation package includes all of the Issuer's comments and any additional bank documentation to support the case. The Merchant/Acquirer documentation package includes material in support of the merchant response.</i>
NW Dispute Excessive Page MC DMS	\$1.00 per page	This fee is triggered/assessed any time the merchant provides a response to a Mastercard Chargeback or Incoming Pre-Arbitration, and the documentation provided exceeds 19 pages in overall length. <i>Note: If the response exceeds 19 pages, the merchant is billed one count of this fee code per page submitted for all pages of the response provided. (For example, if the response is 20 pages in length, that will trigger a count of 20 for this fee code to be billed to the merchant. To reduce this fee, merchants should limit their rebuttal response image packages to fewer than 19 pages in length.)</i>
No Auth 1st CB-Progressive Handling MC	\$25.00	This fee is triggered/assessed any time the merchant receives a Mastercard chargeback for reason code 07, 08 or 12 (authorization related reason codes). <i>Note: These types of chargebacks are received if the merchant does not have valid issuer authorization for the posting of that transaction .</i>
No Auth Reversal-Progressive Handling MC	-\$75.00	This fee is triggered/assessed any time the merchant challenges (responds) a Mastercard chargeback for reason code 07, 08 or 12 (authorization related reason codes). <i>Note: These types of chargebacks are received if the merchant does not have valid issuer authorization for the posting of that transaction .</i>
No Auth 2nd CB-Progressive Handling MC	\$50.00	This fee is triggered/assessed any time the merchant challenges (responds) a Mastercard chargeback for reason code 07, 08 or 12 (authorization related reason codes) and the Issuer does not accept the response. The Issuer will initiate an Incoming PreArbitration. <i>Note: These types of chargebacks are received if the merchant does not have valid issuer authorization for the posting of that transaction .</i>

Mastercard Fee Description	Rate	Fee Definition
Dispute Case MasterCard DMS	\$1.35 \$1.55 (Eff. 7/1/2026)	This fee is triggered/assessed any time a Mastercard chargeback is received . This fee is triggered regardless of the final outcome of the Mastercard chargeback received.
NW Case Filing Withdrawal MasterCard DMS (Omaha - MC CASE WTHDRW)	\$325.00	This fee is triggered/assessed any time a Mastercard Filed Arbitration or Filed Compliance that is initiated by the Merchant/Acquirer or the Issuer is withdrawn by the Merchant/Acquirer and the Network is no longer required to rule on the case. <i>Note: To avoid this fee, merchants should either accept the Incoming chargeback or Incoming Prearbitration.</i>
NW Case Ruling Fee MasterCard DMS (Omaha - MC CASE RULING)	\$575.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (MC) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring Visa ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>
Mastercard Technical Violation Fee	\$200.00	The fee will apply to Mastercard Filed Arbitration disputes where a merchant has violated an operating rule or regulation either during payment or in response to Mastercard disputes per violation.

Discover Fee Description	Rate	Fee Definition
NW Ticket Retr Request Disc DMS	\$1.00	The fee is triggered/assessed anytime a merchant receives a request for transaction information (retrieval) from Discover. This fee is billed regardless of the final outcome of the retrieval.
Lost Filing DMS - Discover (Omaha - DSC LOST FILNG)	\$475.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (Discover) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring Visa ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>
NW Disc Inq Req Non Resp- DMS	\$0.65	The fee is triggered/assessed any time a merchant does not respond to a request for transaction information (retrieval) and no response is provided to Discover by the Discover due date.
NW Disc Representment Fee- DMS	\$1.00	The fee is triggered/assessed any time the merchant responds to a Discover Credit or Signature Debit chargeback challenging the case and the merchant's challenge (response) is sent to the Issuer.

STAR Access DMS Fee Description	Rate	Fee Definition
Lost Filing DMS -- STAR	\$500.00	This fee is triggered/assessed any time the Merchant/Acquirer or the Issuer initiates a Filed Arbitration or Filed Compliance dispute and the Network (STAR (Dual Message System)) 'rules' in favor of the issuing bank. <i>Note: To reach the Filed Arbitration or Filed Compliance stage, the issuer and acquirer would have already worked through the chargeback, and Pre-Arbitration stages without resolution, and thus the dispute has reached the final stage requiring STAR ruling decision. To avoid this fee, merchants would need to accept at either the chargeback or Pre-Arbitration stage to prevent cases from reaching Filed Arbitration or Filed Compliance stages.</i>