WELLS FARGO

Merchant Services

Payment Network Pass-Through Fee Schedule

Effective July 1, 2026

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Pass-through fees are fees charged by the payment networks (Visa®, Mastercard®, Discover®, and American Express®) to Wells Fargo. We pass them through to you as outlined in your Merchant Agreement with us. The payment networks may change their fees at any time, at their sole discretion, and you will be responsible for paying the pass-through fees in effect on the date of the transaction.

If you are not able to print this document yourself, you may call Customer Service at 1-800-451-5817 to request that a copy be mailed to you.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Visa®	Statement descriptor	Rate	Fee definition
Visa U.S. Acquirer Service Fee (Assessments) Credit	VISA ASSESSMENT FEE CREDIT	0.14%	Applies to all Visa credit sale transactions.
Visa U.S. Acquirer Service Fee (Assessments) Debit and Prepaid	VISA ASSESSMENT FEE DB	0.13%	Applies to all Visa debit and prepaid sale transactions.
Visa Authorization Processing Fee (APF) Variable Credit – U.S.	VI NTWK ACQ PROC FEE US CR	$0.0195	Applies to all Visa credit authorizations or authorization reversals where the merchant and the card issuer or cardholder are located within the U.S. This fee will not apply to Zero Dollar Verification messages.
Visa Authorization Processing Fee (APF) Variable Credit – International	VI NTWK ACQ PROC FEE INTL CR	$0.0395	Applies to all Visa credit authorizations or authorization reversals where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. This fee will not apply to Zero Dollar Verification messages.
Visa Authorization Processing Fee (APF) Variable Debit – U.S.	VI NTWK ACQ RPOC FEE US DB/PP	$0.0155	Applies to all Visa debit and prepaid authorizations or authorization reversals where the merchant and the card issuer or cardholder are located within the U.S. This fee will not apply to Zero Dollar Verification messages.
Visa Authorization Processing Fee (APF) Variable Debit – International	VI NTWK ACQ PROC FEE INTL D/P	$0.0355	Applies to all Visa debit and prepaid authorizations or authorization reversals where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. This fee will not apply to Zero Dollar Verification messages.

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Visa®	Statement descriptor	Rate	Fee definition
Visa Credit Voucher Data Processing Fee – Credit – U.S.	VI BASE CR VOUCHER FEE CR	$0.0195	Applies to all Visa credit return transactions where the merchant and the card issuer or cardholder are located within the U.S.
Visa Credit Voucher Data Processing Fee – Credit – International	VI BASE II CR VCHER FEE INTL CR	$0.0395	Applies to all Visa credit return transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – U.S.	VI BASE CR VOUCHER FEE DB/PP	$0.0155	Applies to all Visa debit and prepaid return transactions where the merchant and card issuer or cardholder are located within the U.S.
Visa Credit Voucher Data Processing Fee – Debit/Prepaid – International	VI BASE II CR VCHER FEE INTL D/P	$0.0355	Applies to all Visa debit and prepaid return transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Visa Zero Dollar Verification – U.S. Credit	VISA ZERO ACCT VER CR FEE	$0.035	Applies to approved and declined Visa credit card Zero Dollar Verification messages that include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2), Account Name information, and Single Message System (SMS) acquired Account Verification authorizations.
Visa Zero Dollar Verification – U.S. Debit	VISA ZERO ACCT VER DB FEE	$0.030	Applies to approved and declined Visa debit and prepaid card Zero Dollar Verification messages that include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2), Account Name information, and Single Message System (SMS) acquired Account Verification authorizations.
Visa Zero Dollar Verification – International	VISA ZERO ACCT VER INTL FEE	$0.070	Applies to all approved and declined Visa Zero Dollar Verification messages that include the verification of the card account number, address verification (through the Address Verification Service), Card Verification Value 2 (CVV2), Account Name information, and Single Message System (SMS) acquired Account Verification authorizations where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Visa Address Verification Service (AVS)	VI-ADDRESS VER SVC FEE	$0.001	Applies to all card-present address verification requests that return a full match, partial match or no match result. The AVS fee will not apply when the address is not attempted for verification, an error occurred preventing the result from being returned, or when the transaction is an account verification message, an account funding transaction (AFT), or an original credit transaction (OCT).
Visa Estimated Authorization Fee	VI ESTIMATED AUTH FEE	0.02%	Applies to all approved Visa estimated authorization requests.
Visa Incremental Authorization Fee	VI INCREMENTAL AUTH FEE	0.02%	Applies to all approved Visa incremental authorization requests.
Visa Account Name Inquiry Service Fee	VI ACCOUNT NAME INQUIRY FEE	$0.10	Applies to all Visa account name verification requests that return a usable result.
Visa Card Verification Value 2 (CVV2) Fee	VI CVV2 RESULT M OR N FEE	$0.0025	Applies to all card-present Card Verification Value 2 (CVV2) requests that return a result code of M (Match) or N (No Match). The CVV2 fee will not apply when CVV2 is not verified, an error condition prevents a result from being returned, 3-D Secure verification is successful, or the transaction is a zero-amount account verification message.

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Visa®	Statement descriptor	Rate	Fee definition
Visa Digital Commerce Services Fee – Card Not Present ■	**VI DIGITL COMRC US CNP SVCS FEE ■ VI DIGITL COM US CNP SVC FEE MN ■**	**0.015% ($0.01 minimum) ■**	**Applies to all card-not-present approved or declined authorization requests and zero dollar verification requests where the merchant and the card issuer or card holder are located within the U.S. Authorization requests for Account Funding Transactions and Private Label transactions will be excluded. ■**
Visa Digital Commerce Services Fee – Card Not Present Border ■	**VI DIGITAL COM XBDR SVCS FEE ■ VI DIGITAL COM XBDR SVC FEE MN ■**	**0.035% ($0.01 minimum) ■**	**Applies to all card-not-present approved or declined authorization requests and zero dollar verification requests where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Authorization requests for Account Funding Transactions and Private Label transactions will be excluded. ■**
Visa Digital Commerce Services Fee – Card Present ■	**VI DIGITAL COMM CP SVCS FEE ■**	**0.01% ■**	**Applies to all card-present approved or declined authorization requests and zero dollar verification requests where the merchant and the card issuer or card holder are located within the U.S. Authorization requests for Account Funding Transactions and Private Label transactions will be excluded. ■**
Visa Digital Commerce Services Fee – Card Present Border ■	**VI DIGITAL COMM XRBD SVCS FEE ■**	**0.05% ■**	**Applies to all card-present approved or declined authorization requests and zero dollar verification requests where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Authorization requests for Account Funding Transactions and Private Label transactions will be excluded. ■**
Visa Commercial Enhanced Data Program (CEDP) Fee	VI CEDP COMM ENH DATA PGM FEE	0.05%	Applies to all transactions that qualify for Visa Level 2 or Visa Level 3 interchange programs.
Visa Digital Commerce Authentication Program (DCAP) Fee ■	**ENHANCED DATA PROGRAM FEE ■**	**0.05% ■**	**Applies to all U.S. consumer credit transactions that qualify for the Digital Commerce Authentication Program (DCAP). ■**
Visa International Service Fee – Base	VISA INTL SERVICE FEE – BASE	1.00%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was settled in USD.
Visa International Service Fee – Enhanced	VISA INTL SERVICE FEE – ENH	1.40%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was not settled in USD.
Visa International Acquirer Fee (IAF)	VS INTL ACQ FEE	0.45%	Applies to any Visa sale transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.

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Visa®	Statement descriptor	Rate	Fee definition
Visa International Acquirer Fee (IAF) – High Risk MCCs	VS INTL ACQ FEE HIGH RISK	0.45%	Applies to any Visa sale transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. This fee will only apply to merchants classified as Direct Marketing – Travel Related Arrangement Services (MCC 5962), Direct Marketing – Outbound Telemarketing Merchants (MCC 5966) and Direct Marketing – Inbound Telemarketing Merchants (MCC 5967).
Visa Fixed Acquirer Network Fee (FANF) - Card Present	VISA NETWORK FEE CP	Varies	**Card-present:** A monthly fee that will be assessed at the federal taxpayer identification number (TIN) level and is based on merchant's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. This fee will be billed in the month after it is incurred. Please review the appendix at the end of this document for detailed Visa FANF information.
Visa Fixed Acquirer Network Fee (FANF) - Card Not Present	VISA NETWORK FEE CNP	Varies	**Card-not-present/Merchant Aggregators/Fast Food Restaurants:** A monthly fee that will be assessed at the federal taxpayer identification number (TIN) level and is based on merchant's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. This fee will be billed in the month after it is incurred. Please review the appendix at the end of this document for detailed Visa FANF information.

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Visa®	Statement descriptor	Rate	Fee definition
Visa Acquirer B2B Virtual Payments Service Fee – Domestic	VI-ACQ B2B VIRTUAL SVC FEE DOM	0.60%	Applies to all Visa B2B Virtual Payment program sale transactions where the merchant and the card issuer or cardholder are located within the U.S. Eligible merchants include Airlines (MCC 3000-3350, 4511), Car Rental Agencies (MCC 3351-3500, 7512), Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Steamship and Cruise Lines (MCC 4411), Airports (MCC 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing – Travel-Related Arrangement Services (MCC 5962), Real Estate Agents and Managers – Rentals (MCC 6513), Timeshares (MCC 7012), Sporting and Recreational Camps (MCC 7032), Trailer Parks and Campgrounds (MCC 7033), Health and Beauty Spas (MCC 7298), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreation Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Visa Authorization Processing Fee (APF) – Variable Credit – U.S., Visa Authorization Processing Fee (APF) – Variable Debit – U.S., Visa Authorization Processing Fee (APF) – Variable Credit – International, Visa Authorization Processing Fee (APF) – Variable Debit – International, Visa International Acquirer Fee (IAF), Visa International Acquirer Fee (IAF) – High Risk MCCs, Visa International Service Fee – Base, and Visa International Service Fee – Enhanced.
Visa Acquirer B2B Virtual Payments Service Fee – International	VI-ACQ B2B VIRTUAL SVC FEE INTL	1.55%	Applies to all Visa B2B Virtual Payment program sale transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Eligible merchants include Airlines (MCC 3000-3350, 4511), Car Rental Agencies (MCC 3351-3500, 7512), Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Steamship and Cruise Lines (MCC 4411), Airports (MCC 4582), Travel Agencies and Tour Operators (MCC 4722), Direct Marketing – Travel-Related Arrangement Services (MCC 5962), Real Estate Agents and Managers – Rentals (MCC 6513), Timeshares (MCC 7012), Sporting and Recreational Camps (MCC 7032), Trailer Parks and Campgrounds (MCC 7033), Health and Beauty Spas (MCC 7298), Truck and Utility Trailer Rentals (MCC 7513), Motor Home and Recreational Vehicle Rentals (MCC 7519), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreation Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Visa Authorization Processing Fee (APF) – Variable Credit – U.S., Visa Authorization Processing Fee (APF) – Variable Debit – U.S., Visa Authorization Processing Fee (APF) – Variable Credit – International, Visa Authorization Processing Fee (APF) – Variable Debit – International, Visa International Acquirer Fee (IAF), Visa International Acquirer Fee (IAF) – High Risk MCCs, Visa International Service Fee – Base, and Visa International Service Fee – Enhanced.
Visa Digital Credential Updater Fee	VISA DIGITAL ACCT UPDATER FEE	$0.12	Applies to all credential update requests performed on a Visa EMV Payment Token that return an update to the payment credentials.
US Consumer Bill Payment Service (CBPS) Participation Fee	VI-US CBPS PARTICIPATION FEE	$0.20	Applies to all Visa Consumer Bill Payment Service (CBPS) transactions. The Visa CBPS program requires registration with Visa. All CBPS eligible transactions must include a Business Application Indicator (BAI) value of “CB.”

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Visa Base II System File Transmission Fee	VI BASE II SYSTEM FILE FEE	$0.0025	Applies to all Visa transactions, including sales, returns, reversals, chargebacks, and reversed chargebacks.
Visa Commercial Solutions Fee	VI-COMMERCIAL SOLUTIONS FEE	0.01%	Applies to all Visa purchase/sale volume made with Visa Business Solutions products. Visa Business Solution products include Business, Corporate, Purchasing, and Fleet cards.
Visa BIN Attribute Sharing Service (VBASS) Annual Fee	VI ANNUAL VBASS FEE	$10,000.00	Applies to all recipients of Visa BIN attribute data, whether directly through Visa or through a Sponsor/Acquirer.
Visa Misuse of Authorization	VISA MISUSE OF AUTH FEE	$0.15	Applies to approved or partially approved electronic estimated authorizations that cannot be matched to settled purchase transactions or purchase return transactions within 10 calendar days, or electronically reversed within 7 calendar days, for the following merchant types: Local/Suburban Commuter Passenger Transportation, including Ferries (MCC 4111), Passenger Railways (MCC 4112), Bus Lines (MCC 4131), Boat Rentals and Leasing (MCC 4457), Trailer Parks and Campgrounds (MCC 7033), Equipment-Tool, Furniture and Appliance Rental and Leasing (MCC 7394), Motor Home and Recreational Vehicle Rentals (MCC 7519), and Recreational Services (Not Elsewhere Classified) (MCC 7999). Visa Zero Dollar Verification requests do not apply.
			Applies to approved or partially approved electronic estimated authorizations that cannot be matched to settled purchase transactions or purchase return transactions within 30 calendar days, or electronically reversed within 30 calendar days, for the following merchant types: Car Rental Agencies (MCC 3351-3500, 7512), Lodging – Hotels, Motels and Resorts (MCC 3501-4010, 7011), Steamship and Cruise Lines (MCC 4411), and Truck and Utility Trailer Rentals (MCC 7513). Visa Zero Dollar Verification requests do not apply.
			Applies to approved or partially approved electronic estimated authorizations that cannot be matched to settled purchase transactions or purchase return transactions within 10 calendar days, or electronically reversed within 1 calendar day for card-present, or 3 calendar days for card-not-present, for the following merchant types: Taxicabs and Limousines (MCC 4121), Eating Places and Restaurants (MCC 5812), Drinking Places-Alcoholic Beverages (MCC 5813), and Amusement Parks, Circuses, Carnivals and Fortune Tellers (MCC 7996). Visa Zero Dollar Verification requests do not apply.
			Applies to approved or partially approved electronic authorizations that cannot be matched to settled purchase transactions or purchase return transactions within 10 calendar days, or electronically reversed within 1 calendar day for card-present, or 3 calendar days for card-not-present, for all merchant types. Visa Zero Dollar Verification requests do not apply.
Visa Zero Floor Limit	VISA ZERO FLOOR LIMIT FEE	$0.20	Applies to Visa settled purchase transactions and purchase return transactions that cannot be matched to previously approved or partially-approved electronic authorizations.
Visa Transaction Integrity Fee	VI – TRANSACTION INTEGRITY FEE	$0.10	Applies to Visa card transactions that either do not request Custom Payment Service (CPS) or fail CPS qualification where the merchant and the card issuer or cardholder are located within the U.S.

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Visa®	Statement descriptor	Rate	Fee definition
Visa Issuer Will Never Approve - U.S.	VI NEVER APPROVE REATTEMPT FEE	$0.10	Applies to any reattempted transaction after receiving a Category 1 decline response. Applies to transactions where the merchant and the card issuer or cardholder are located within the U.S. Category 1 Decline Response Codes: 04 (Pickup card), 07 (Pickup card, special conditions), 12 (Invalid transaction), 14 (Invalid account number), 15 (No such issuer), 41 (Pickup card, lost card), 43 (Pickup card, stolen card), 46 (Closed account), 57 (Transaction not permitted to cardholder), R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorizations).
Visa Issuer Will Never Approve – Cross Border	VI NEVER APPROVE REATT XBORFEE	**$0.25 ▲**	Applies to any reattempted transaction after receiving a Category 1 decline response. Applies to transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Category 1 Decline Response Codes: 04 (Pickup card), 07 (Pickup card, special conditions), 12 (Invalid transaction), 14 (Invalid account number), 15 (No such issuer), 41 (Pickup card, lost card), 43 (Pickup card, stolen card), 46 (Closed account), 57 (Transaction not permitted to cardholder), R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorizations).
Visa Decline Transaction Resubmission Fee – U.S.	VI DECLINE TRAN RESUB FEE	$0.10	Applies to the 21st and subsequent reattempted transactions after receiving a Category 2 – 4 decline response within a 30-day period. Applies to transactions where the merchant and the card issuer or cardholder are located within the U.S. Category 2 Decline Response Codes: 03 (Invalid merchant), 19 (Re-enter transaction), 39 (No credit account) , 51 (Insufficient funds), 52 (No checking account), 53 (No savings account), 59 (Suspected fraud), 61 (Exceeds withdrawal amount limits), 62 (Restricted card), 65 (Exceeds withdrawal frequency), 75 (Allowable number of PIN-entry tries exceeded), 86 (Cannot verify PIN), 91 (Issuer or switch is inoperative), 93 (Transaction cannot be completed, violation of law), 96 (System malfunction), N3 (Cash service not available), N4 (Cash request exceeds issuer limit), 5C (Transaction not supported / blocked by the issuer), 9G (Blocked by cardholder / contact cardholder). Category 3 Decline Response Codes: 54 (Expired card), 55 (Incorrect PIN), 82 (Negative online CAM, dCVV, iCVV, or CVV results), N7 (Decline for CVV2 failure). Category 4 Decline Response Codes: Any decline response code not listed in Category 1 – 3.

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Visa Decline Transaction Resubmission Fee - Cross Border	VI DECLINE TRAN RESUB FEE XBOR	$0.25 ▲	Applies to the 21st and subsequent reattempted transactions after receiving a Category 2-4 decline response within a 30-day period. Applies to transactions where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. Category 2 Decline Response Codes: 03 (Invalid merchant), 19 (Re-enter transaction), 39 (No credit account), 51 (Insufficient funds), 52 (No checking account), 53 (No savings account), 59 (Suspected fraud), 61 (Exceeds withdrawal amount limits), 62 (Restricted card), 65 (Exceeds withdrawal frequency), 75 (Allowable number of PIN-entry tries exceeded), 86 (Cannot verify PIN), 91 (Issuer or switch is inoperative), 93 (Transaction cannot be completed, violation of law), 96 (System malfunction), N3 (Cash service not available), N4 (Cash request exceeds issuer limit), 5C (Transaction not supported / blocked by the issuer), 9G (Blocked by cardholder / contact cardholder). Category 3 Decline Response Codes: 54 (Expired card), 55 (Incorrect PIN), 82 (Negative online CAM, dCVV, iCVV, or CVV results), N7 (Decline for CVV2 failure). Category 4 Decline Response Codes: Any decline response code not listed in Category 1 – 3.
Visa Stop Payment Service Fee	VISA STOP PAYMENT SERVICE FEE	$1.00	Applies to declined authorization requests for recurring transactions following three previous authorization attempt declines for the same Visa Stop Payment Service (VSPS) stop instruction. These declined response codes will be identified with one of the following codes (from the list of Category 1: Issuer will never approve): R0 (Stop payment order), R1 (Revocation of authorization order), R3 (Revocation of all authorizations).
Visa High Fallback Transaction Fee	VISA EXCESSIVE CHIP FALLBACK FEE	$0.10	Applies each fallback transaction occurring at merchant locations with a fallback rate of 10% or above.
Visa Magnetic Stripe Data Contactless Fee	VI MAG STRIPE CONTACTLESS FEE	$0.10	Applies to all Visa transactions processed with Point of Sale (POS) Entry Mode 91 Magnetic Stripe Data (MSD) contactless.
Visa System Integrity Detail Reporting Fee	VI INTEGRITY FEE DETAIL REPORT	$0.002	Applies to any authorization or transaction that generates one of the following Visa System Integrity Fees: Visa Decline Transaction Resubmission Fee – U.S., Visa Decline Transaction Resubmission Fee – Cross Border, Visa Issuer Will Never Approve – U.S., Visa Issuer Will Never Approve – Cross Border, Visa High Fallback Transaction Fee, or Visa Stop Payment Service Fee.
Visa Base II Return Transaction Fee	VI BASE 2 RETURN FEE	$5.00	Applies to settled Visa transactions that are subsequently rejected by Visa back to the acquirer.
Visa Partial Authorization Non-Participation Fee	VISA PARTIAL AUTH NP TRANS FEE	$0.01	Applies to Visa and Interlink Automated Fuel Dispenser (MCC 5542) transactions where the Partial Authorization Indicator = 0 (partial authorization not supported) or is missing.
Visa Integrity Risk Program Fee	VI-HIGH INTEGRITY RISK FEE VOL VI-HIGH RISK FEE	0.10% + $0.10	Applies to Visa card-not-present volume and transactions from the following merchant segments: MCC 5967—Direct Marketing—Inbound Teleservices Merchant (MCC 5967), Dating Services (MCC 7273), and Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Racetracks, and games of chance to win prizes of monetary value (MCC 7995).

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Visa®	Statement descriptor	Rate	Fee definition
Dispute Image Fee Visa DMS	DISPUTE IMAGE FEE VISA DMS	$1.50	Applies to each dispute when supporting documents or images are electronically delivered to Visa. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.
Dispute Image Fee Visa Interlink SMS	DISPUTE IMAGE FEE INTERLINK	$1.50	Applies to each dispute when supporting documents or images are electronically delivered to Interlink. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.
Merchant Response Fee Day 1-10 Visa DMS for Credit/Signature Debit	NW MERCH RSP DAY 1-10 VISA DMS	$1.05	Applies when you question or challenge a dispute claim within 10 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Merchant Response Fee Day 1-10 Visa SMS for PIN Debit	NW MERCH RSP DAY 1-10 VISA SMS	$1.05	Applies when you question or challenge a dispute claim within 10 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Merchant Response Fee Day 11-15 Visa DMS for Credit/Signature Debit	NW MERCH RSP DAY 11-15 VISA DMS	$1.50	Applies when you question or challenge a dispute claim within 11-15 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days to get the lowest fee.
Merchant Response Fee Day 11-15 Visa SMS for PIN Debit	NW MERCH RSP DAY 11-15 VISA SMS	$1.50	Applies when you question or challenge a dispute claim within 11-15 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days to get the lowest fee.
Merchant Response Fee Day 16-20 Visa DMS for Credit/Signature Debit	NW MERCH RSP DAY 16-20 VISA DMS	$2.00	Applies when you question or challenge a dispute claim within 16-20 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days to get the lowest fee.
Merchant Response Fee Day 16-20 Visa SMS for PIN Debit	NW MERCH RSP DAY 16-20 VISA SMS	$2.00	Applies when you question or challenge a dispute claim within 16-20 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days to get the lowest fee.

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Merchant Response Fee Day 21-25 Visa DMS for Credit/Signature Debit	NW MERCH RSP DAY 21-25 VISA DMS	$3.00	Applies when you question or challenge a dispute claim within 21-25 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days days to get the lowest fee.
Merchant Response Fee Day 21-25 Visa SMS for PIN Debit	NW MERCH RSP DAY 21-25 VISA SMS	$3.00	Applies when you question or challenge a dispute claim within 21-25 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days days to get the lowest fee.
Merchant Response Fee Day 26-30 Visa DMS for Credit/Signature Debit	NW MERCH RSP DAY 26-30 VISA DMS	$4.00	Applies when you question or challenge a dispute claim within 26-30 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days days to get the lowest fee.
Merchant Response Fee Day 26-30 Visa SMS for PIN Debit	NW MERCH RSP DAY 26-30 VISA SMS	$4.00	Applies when you question or challenge a dispute claim within 26-30 calendar days of the initial dispute date (including initial dispute response, pre-arbitration initiation, or pre-arbitration response). **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee. If challenging the dispute, respond within 10 days days to get the lowest fee.
Visa Late Accept 11-15 Days DMS for Credit/Signature Debit	NW LATE ACPT DAY 11-15 VISA DMS	$0.50	Applies when you accept a dispute claim as is without a response within 11-15 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Late Accept Day 11-15 Interlink SMS for PIN Debit	NW LATE ACPT DAY 11-15 VISA SMS	$0.50	Applies when you accept a dispute claim as is without a response within 11-15 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Visa Late Accept 16-20 Days DMS for Credit/Signature Debit	NW LATE ACPT DAY 16-20 VISA DMS	$1.00	Applies when you accept a dispute claim as is without a response within 16-20 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Late Accept Day 16-20 Interlink SMS for PIN Debit	NW LATE ACPT DAY 16-20 VISA SMS	$1.00	Applies when you accept a dispute claim as is without a response within 16-20 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Late Accept Day 21-25 DMS for Credit/Signature Debit	NW LATE ACPT DAY 21-25 VISA DMS	$2.00	Applies when you accept a dispute claim as is without a response within 21-25 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Late Accept Day 21-25 Interlink SMS for PIN Debit	NW LATE ACPT DAY 21-25 VISA SMS	$2.00	Applies when you accept a dispute claim as is without a response within 21-25 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.

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Visa®	Statement descriptor	Rate	Fee definition
Late Accept Day 26-30 DMS for Credit/Signature Debit	NW LATE ACPT DAY 26-30 VISA DMS	$3.00	Applies when you accept a dispute claim as is without a response within 26-30 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Late Accept Day 26-30 Interlink SMS for PIN Debit	NW LATE ACPT DAY 26-30 VISA SMS	$3.00	Applies when you accept a dispute claim as is without a response within 26-30 calendar days of the initial dispute date. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Visa No Acceptance DMS for Credit/ Signature Debit	NW NO ACCEPTANCE VISA DMS	$7.00	Applies when you do not respond to a dispute claim within 31 calendar days. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
No Acceptance Interlink SMS for PIN Debit	NW NO ACCEPTANCE INTERLINK SMS	$7.00	Applies when you do not respond to a dispute claim within 31 calendar days. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Visa No Response DMS for Credit/ Signature Debit	NW NO RESPONSE VISA DMS	$15.00	Applies when you do not respond to an incoming pre-arbitration within 30 calendar days. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Visa No Response Interlink SMS for PIN Debit	NW NO RESPONSE VISA SMS	$15.00	Applies when you do not respond to an incoming pre-arbitration within 30 calendar days. **How to avoid the fee:** Accept the chargeback within 10 days of receipt to avoid a fee.
Visa Pre-Arbitration with Qualified Remedy DMS	NW VISA PREARB CNP REMEDY DMS	$5.00	Assessed on all acquirer initiated Visa Outgoing Pre-Arbitration for a qualified remedy response. **How to avoid the fee:** Accept the first incoming fraud related chargeback.
Visa Pre-Arbitration with Qualified Remedy SMS	NW INTRLNK PREARB CNP RMDY SMS	$5.00	Assessed on all acquirer initiated Interlink Outgoing Pre-Arbitration for a qualified remedy response. **How to avoid the fee:** Accept the first incoming fraud related chargeback.
Visa Case Filing Fee	NW CASE FILING FEE VISA DMS	$12.50	Assessed on all Outgoing Filed Compliance or Outgoing Filed Arbitration generated by Visa. **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing fee if the ruling is in favor of the issuing bank.
Interlink Case Filing Fee	NW CASE FILING FEE INTERLINK	$12.50	Assessed on all Outgoing Filed Compliance or Outgoing Filed Arbitration generated by Interlink. **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing fee if the ruling is in favor of the issuing bank.
Visa Arbitration Fees DMS for Credit/Signature Debit	LOST FILING DMS VISA	$600.00	Applies to all arbitration cases where Visa has determined that the merchant is financially liable for the dispute. **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing fee if the ruling is in favor of the issuing bank.
Visa Arbitration Fees SMS for PIN Debit	NW CASE RULING FEE INTERLINK	$600.00	Applies to all arbitration cases where Visa has determined that the merchant is financially liable for the dispute. **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing fee if the ruling is in favor of the issuing bank.

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Acquirer Brand Volume (Assessments)	MASTERCARD ASSESSMENT FEE	0.1475%	**Applies to all Mastercard sale transactions. This fee is comprised of the Mastercard Acquirer Brand Volume Fee of 0.14% and both the Mastercard Annual Acquirer License Fee and the Mastercard Type III Third Party Registration Fee of 0.0075%.** ■
Mastercard Acquirer Brand Volume (Assessments) – Consumer Credit and Commercial transactions greater than or equal to 1,000 USD only	MC ASSESSMNT TRAN AMT >=$1K	0.01%	Applies to all Mastercard Consumer Credit and Commercial sales transactions greater than or equal to $1,000.00.
Mastercard Auth Digital Enablement Fee	MC-AUTH DIGITAL ENABLMENT FEE	**0.025%** ▲	**Applies to all Mastercard card-not-present authorization requests. Applies to authorization amounts greater than $100.00 and less than $2,000.00.** ■
Mastercard Auth Digital Enablement Minimum	MC-AUTH DIGITAL ENABLMENT MIN	**$0.025** ▲	Applies to all Mastercard card-not-present authorization requests. Applies to authorization amounts less than $100.00.
Mastercard Auth Digital Enablement Maximum ■	**MC-AUTH DIGITAL ENABLMENT MAX** ■	**$0.50** ■	**Applies to all Mastercard card-not-present authorization requests. Applies to authorization amounts greater than or equal to $2,000.00.** ■
Mastercard Network Access Brand Usage (NABU) – Authorization	MC NETWORK ACCESS AUTH FEE	$0.0195	Applies to any Mastercard sale transaction authorization request where the merchant and card issuer or cardholder are located within the U.S.
Mastercard Network Access Brand Usage (NABU) – Settlement	MC NTWRK ACCESS SETTLEMENT FEE	$0.0195	Applies to each collection-only and return/credit transaction where the merchant and card issuer or cardholder are located within the U.S.
Mastercard Network Access Brand Usage (NABU) Cross Border - Authorization	MC-NTWK ACCESS AUTH FEE NONUS	$0.0295	Applies to any Mastercard sale transaction authorization request where the merchant is located within the U.S. and the card issuer or cardholder are located outside the U.S.
Mastercard Network Access Brand Usage (NABU) Cross Border - Settlement	MC-NTW ACCESS SETTLE FEE NONUS	$0.0295	Applies to each collection-only and return/credit transaction where the merchant is located within the U.S. and the card issuer or cardholder are located outside the U.S.
Mastercard Mail Order Telephone Order Fee - Domestic	MC-MOTO DOMESTIC FEE **MC-MOTO DOMESTIC FEE DECLINE** ■ **MC-MOTO DOMESTIC FEE DEC MAX** ■	**0.015% ($75.00 maximum, declines only)** ■	Applies to all Mastercard Mail Order / Telephone Order **authorization requests whether approved or declined** where the merchant and the card issuer or cardholder are located within the U.S. The fee will not apply to Mastercard Payment Transactions, transactions that qualify for the Mastercard Wholesale Travel Program, and Mastercard collection-only transactions. ■

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Mail Order Telephone Order Fee - Cross Border	MC-MOTO CROSS BORDER FEE **MC-MOTO CROSS BORDER DECLINE** ■ **MC-MOTO CROSS BORDER DEC MAX** ■	**0.015% ($75.00 maximum, declines only)** ■	Applies to all Mastercard Mail Order / Telephone Order **authorization requests whether approved or declined** where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. The fee will not apply to Mastercard Payment Transactions, transactions that qualify for the Mastercard Wholesale Travel Program, and Mastercard collection-only transactions. ■
Mastercard Account Status Inquiry Service Fee – Intraregional	MC ACCT STATUS INQ SVC INTRARE	$0.025	Applies to all card-present account status inquiry service requests (including AVS, CVC2, or Account Name Inquiry) where the merchant and the card issuer or cardholder are located within the U.S.
Mastercard Account Status Inquiry Service Fee – Interregional	MC ACCT STATUS INQ SVC INTERRE	$0.03	Applies to all card-present account status inquiry service requests (including AVS, CVC2, or Account Name Inquiry) where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Mastercard Name Validation Service Fee	MC ACQ NAME VALIDATION SVC FEE	$0.10	Applies to all Mastercard name validation requests that returns a match, partial match or no match result.
Mastercard Preauthorization Fee – Card Present	MC PRE-AUTH FEE CP MC PRE-AUTH FEE CP MIN	0.0075% ($0.01 minimum)	Applies to all card-present credit card pre-authorization requests that are approved (fully or partially). The fee will not apply to Mastercard Transit Aggregated or Transit Debt Recovery transactions, private label transactions, debit card transactions, or transactions from Automated Fuel Dispensers (AFD) (MCC 5542).
Mastercard Preauthorization Fee – Card Not Present	MC PRE-AUTH FEE CNP MC PRE-AUTH FEE CNP MIN	0.0125% ($0.01 minimum)	Applies to all card-not-present credit card pre-authorization requests that are approved (fully or partially). The fee will not apply to Mastercard Transit Aggregated or Transit Debt Recovery transactions, private label transactions, debit card transactions, or transactions from Automated Fuel Dispensers (AFD) (MCC 5542).
MC Installment Program Fee Purchase – INSA	MC INSTLMNT PROG FEE PUR-INSA	1.30%	Applies to all sale transactions where the Mastercard card product is Mastercard installment payments (ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, SPS). INSA eligible merchants include merchant categories that are not covered by the Mastercard Installment Program Fee Purchase – INSB and the Mastercard Installment Program Fee Purchase – INSC.

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Mastercard®	Statement descriptor	Rate	Fee definition
MC Installment Program Fee Purchase – INSB	MC INSTLMNT PROG FEE PUR-INSB	0.10%	Applies to all sale transactions where the Mastercard card product is Mastercard installment payments (ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, SPS). INSB eligible merchants include Transportation – Suburban and Local Commuter Passenger, including Ferries (MCC 4111), Taxicabs & Limousines (MCC 4121), Cable & Telecommunication (MCC 4814, 4899), Wholesale Clubs (MCC 5300), Discount Stores (MCC 5310), Variety Stores (MCC 5331), Supermarkets (MCC 5411), Misc. Food Stores (MCC 5499), Service Stations (MCC 5541), Fuel Dispensers, Automated (MCC 5542), Electric Vehicle Charging (MCC 5552), Bars (MCC 5813), Fast Food Restaurants (MCC 5814), Drug Stores, Pharmacies (MCC 5912), Insurance – Direct Marketing (MCC 5960), Insurance Sales, Underwriting and Premiums (MCC 6300), Real Estate Agents and Managers – Rentals (MCC 6513), Parking Lots (MCC 7523), Government-Owned Lotteries (U.S. Region Only) (MCC 7800), Internet Gambling (U.S. Region Only) (MCC 7801), Government Licensed Horse/Dog Racing (U.S. Region Only) (MCC 7802), Motion Picture and Video Tape Production and Distribution (MCC 7829), Video Rental (MCC 7841), Video Game Arcades/ Establishments (MCC 7994), Gambling Transactions (MCC 7995), Courts (MCC 9211), Fines (MCC 9222), Bail Bonds (MCC 9223), Taxes (MCC 9311), Government not elsewhere classified (MCC 9399), and Postal Services – Government only (MCC 9402).
MC Installment Program Fee Refund – INSA	MC INSTLMNT PROG FEE REF-INSA	-1.15%	Applies to all refund transactions where the Mastercard card product is Mastercard installment payments (ETA, ETB, ETC, ETD, ETE, ETF, ETG, SPP, SPS). INSA eligible merchants include merchant categories that are not covered by the Mastercard Installment Program Fee Purchase – INSB and the Mastercard Installment Program Fee Purchase – INSC.
Mastercard Global Wholesale Travel Transaction Program B2B Acquirer Fee ■	**MC GLBL WHOLESALE TRAV FEE US ■**	**0.25% ■**	**Applies to all sale transactions where the Mastercard card product is Mastercard B2B (MBS). Transactions assessed this fee will not be assessed the following fees: Mastercard U.S. Cross Border USD, Mastercard U.S. Cross Border non-USD, Mastercard Network Access Brand Usage, and Mastercard Mail Order / Telephone Order. Applies to transactions where the merchant and the card issuer are located in the U.S. ■**
Mastercard Global Wholesale Travel Transaction Program B2B Acquirer Fee	MC GLOBAL WHOLESALE TRAVEL B2B FEE	1.57%	Applies to all sale transactions where the Mastercard card product is Mastercard B2B (MBS). Transactions assessed this fee will not be assessed the following fees: Mastercard U.S. Cross Border USD, Mastercard U.S. Cross Border non-USD, Mastercard Network Access Brand Usage, and Mastercard Mail Order / Telephone Order. **Applies to transactions where the merchant is located in the U.S. and the card issuer is located outside of the U.S. ■**

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Global Freight Program Fee	MC FREIGHT PRGM FEE	0.50%	Applies to all sale transactions where the Mastercard card product is Mastercard Enterprise Solutions (MES). Eligible merchants include Airlines (MCC 3000-3350, 4511), Railroads and Freight (MCC 4011), Motor Freight Carriers, Trucking – Long Distance, Moving and Storage Companies, Local Delivery (MCC 4214), Courier Services – Air and Ground, Freight Forwarders (MCC 4215), Transportation Services (Not Elsewhere Classified) (MCC 4789), Passenger Railways (MCC 4112), Local/Suburban Commuter Passenger Transportation, including Ferries (MCC 4111), Other Services (Not Elsewhere Classified) (MCC 7299), Tax Payments (MCC 9311), Postal Services – Government Only (MCC 9402), Government Services (Not Elsewhere Classified) (MCC 9399), Tourist Attractions and Exhibits (MCC 7991), Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses (MCC 7997), and Recreational Services (Not Elsewhere Classified) (MCC 7999). Transactions assessed this fee will not be assessed the following fees: Mastercard Acquirer Brand Volume, Mastercard U.S. Cross Border USD, Mastercard U.S. Cross Border non-USD, and Mastercard Network Access Brand Usage.
Mastercard Flex Program Acquirer Fee	MC FLEX PROGRAM ACQUIRER FEE	0.10%	Applies to all transaction submitted with Mastercard Flex Program product codes.
Mastercard Merchant Location Fee	MC MERCH MONTHLY LOCATION	$1.25	Applies to each merchant location that accepts Mastercard card transactions. The fee does not apply to merchant locations with less than $200.00 in Mastercard gross monthly volume, Charitable and Social Service Organizations (MCC 8398), or Religious Organizations (MCC 8661).
Mastercard U.S. Cross Border USD	US CROSS BORDER FEE	0.60%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was settled in USD.
Mastercard U.S. Cross Border non-USD	US CROSS BORDER FEE, NON USD	1.00%	Applies to any transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. and the transaction was not settled in USD.
Mastercard Global Acquirer Fee (GAF)	MC GLOBAL ACQ FEE	0.85%	Applies to any Mastercard sale transaction where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Mastercard Card Present AVS Fee ■	**MC ACQUIRER AVS BILLING ■**	**$0.01 ■**	**Applies to all Mastercard card present transactions where Address Verification Service (AVS) is performed. ■**
Mastercard Authorization Connectivity Fee ■	**MC AUTH CONNECTIVITY FEE ■**	**$0.002294 ■**	**Applies to all Mastercard authorization requests. ■**
Mastercard Clearing Connectivity Fee ■	**MC CLEARING CONNECTIVITY FEE ■**	**$0.002294 ■**	**Applies to all Mastercard settled transactions, both purchases and returns. ■**
Mastercard Transaction Processing Excellence Fee – Pre Authorization	MC PROC INT PRE AUTH	$0.045	Applies to pre-authorizations that are not fully reversed or cleared within 30 calendar days of the authorization date.
Mastercard Transaction Processing Excellence Fee – Undefined Authorization Not Allowed	MC PROC INT UNDEF AUTH MC PROC INT UNDEF AUTH MIN	0.30% ($0.05 minimum)	Applies to all approved authorizations submitted as undefined.

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Transaction Processing Excellence Fee - Undefined Authorization	MC PROC INT UNDEF AUTH MIN	0.25% ($0.04 minimum)	Applies to all approved authorizations submitted as undefined.
Mastercard Transaction Processing Excellence Fee – Final Authorization	MC PROC INT FINAL AUTH MC PROC INT FINAL AUTH MIN	0.25% ($0.04 minimum)	Applies to final authorizations that are not fully reversed or cleared within 7 calendar days of the authorization date or when the final authorization amount does not equal the clearing amount or when the final authorization currency code does not match the clearing currency code.
Mastercard Transaction Processing Excellence Fee – Excessive Authorizations	MC TPE EXCESSIVE AUTH US	$0.30	Applies to authorization attempts after 10 previous issuer-declined attempts on the same account number, same card acceptor, and same amount within a 24-hour period. The fee also applies to authorization attempts after 35 previous issuer-declined attempts on the same account number, same card acceptor, and same amount within a 30-day rolling period.
Mastercard Transaction Processing Excellence Fee – Nominal Authorizations	MC TPE NOMINAL AUTH US	$0.045	Applies to approved nominal amount authorization with a subsequent reversal for transactions under 1 full unit of currency or the equivalent of $1.00. This will apply to card-not-present transactions only.
Mastercard Transaction Processing Excellence Fee – Merchant Advice Codes	MC TPE ACQ MERCH ADVICE CODE	$0.03	Applies to any Card-Not-Present (CNP) authorization which is ultimately declined with a merchant advice code (MAC) value of 03 (closed account or fraudulent) or 21 (cardholder cancelled agreement), where in the past 30 days a transaction on the same card, at the same merchant, and with the same transaction amount, was declined with MAC code value of 03 or 21.
Mastercard Transaction Processing Excellence Fee - Message Format Error	MC TPE MESSAGE FORMAT ERROR	$0.04	Applies to authorization requests that are declined due to an issue with the authorization message format.
Mastercard Transaction Processing Excellence Fee – Detail Reporting	MC PIF DETAIL REPORT	$0.02	Applies to any authorization that generates a transaction processing excellence fee for pre-authorizations, final authorizations, undefined authorizations, excessive authorizations, nominal authorizations, merchant advice code, or message format error.

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Credential Continuity Fee	MC CREDENTIAL CONTINUITY FEE	$0.09	Applies to each recurring payment transaction made with an outdated credential at least 10 calendar days after an issuer reported an account update for the credential to the Automatic Billing Updater (ABU) issuer account change database.
MC Decline Reason Code Service Fee	MC-DECLINE REASON CODE SVC FEE	$0.02	Applies to any Card-Not-Present (CNP) authorization which is ultimately declined with a decline response code value of 79 (Lifecycle), 82 (Policy), or 83 (Security) and a merchant advice code (MAC) value of 01 (Updated/additional information needed) or 03 (Closed account or fraudulent).
Mastercard Authorization Optimizer Insufficient Funds Fee	MC AUTH OPTIMIZER NSF FEE	$0.02	Applies to any Card-Not-Present (CNP) authorization which is ultimately declined with a decline response code value of 51 (Insufficient Funds) and a merchant advice code (MAC) value of 24 (Retry after 1 hour), 25 (Retry after 24 hours), 26 (Retry after 2 days), 27 (Retry after 4 days), 28 (Retry after 6 days), 29 (Retry after 8 days), or 30 (Retry after 10 days.
Mastercard Interchange Downgrade Fee	MC INTERCHANGE DOWNGRADE FEE	$0.15	Applies to all Mastercard transactions that have been processed and then subsequently reclassified to a different interchange program by Mastercard.
Mastercard Fallback Avoidance Fee ■	**FALLBACK TRANSACTION FEE ■**	**0.10% ■**	**Applies when a Mastercard card bearing both a chip and a magnetic stripe is used at a chip-enabled terminal, and the resulting transaction is completed with the magnetic stripe instead of with the chip. ■**
Mastercard Force Post Transaction Fee ■	**MC FORCE POST TXN FEE ACQ US ■**	**$0.09 ■**	**Applies when a Mastercard clearing transaction is submitted without an approved electronic authorization. ■**
Dispute Case Fee MC DMS	DISPUTE CASE FEE MC DMS	**$1.55 ▲ (Effective July 1, 2026)**	Applies to each incoming dispute claim initiated by Mastercard or the card issuer. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.
Dispute Image Fee MC DMS	DISPUTE IMAGE FEE MC DMS	**$0.75 ▲ (Effective July 1, 2026)**	Applies to each dispute when supporting documents or images are electronically delivered to Mastercard. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.
Mastercard Pre-Arbitration Acceptance Fee	NW MC PRE ARBITRATION ACPT FEE	$15.00	Applies to all incoming pre-arbitration disputes where a merchant has accepted responsibility. **How to avoid the fee:** Accept the first chargeback rather than challenging. By challenging the first chargeback, the issuing bank may submit the chargeback to the Incoming Pre-Arbitration stage, which may result in this fee.
Mastercard Dispute Case Ruling Fee	NW CASE RULING FEE MC DMS	$575.00	Applies to any filed arbitration case or filed compliance case where Mastercard has ruled in favor of the issuing bank. The fee is comprised of the Mastercard Filing Fee ($200.00), the Mastercard Administrative Fee ($350.00), and the Mastercard Arbitration, Compliance or Pre-Compliance fee ($25.00). **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing fee if the ruling is in favor of the issuing bank.

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Mastercard®	Statement descriptor	Rate	Fee definition
Maestro Dispute Case Ruling Fee	NW CASE RULING FEE MAESTRO SMS	$575.00	Applies to any filed arbitration case or filed compliance case where Maestro has ruled in favor of the issuing bank. The fee is comprised of the Maestro Filing Fee ($200.00), the Maestro Administrative Fee ($350.00), and the Mastercard Arbitration, Compliance or Pre-Compliance fee ($25.00). **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing fee if the ruling is in favor of the issuing bank.
Mastercard Case Filing Withdrawal Fee	NW CASE FILING WD MC DMS	$325.00	Applies to any arbitration and compliance case withdrawal and case acceptance before Mastercard has issued a ruling. The fee is comprised of the Mastercard Filing Fee ($200.00), the Mastercard Case Withdrawal and Acceptance Fee ($100.00), and the Mastercard Arbitration, Compliance or Pre-Compliance fee ($25.00). **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing withdrawal fee if the arbitration case is withdrawn.
Maestro Case Filing Withdrawal Fee	NW CASE FILING WD MAESTRO SMS	$325.00	Applies to any arbitration and compliance case withdrawal and case acceptance before Maestro has issued a ruling. The fee is comprised of the Maestro Filing Fee ($200.00), the Maestro Case Withdrawal and Acceptance Fee ($100.00), and the Maestro Arbitration, Compliance or Pre-Compliance fee ($25.00). **How to avoid the fee:** Accept the Incoming Pre-Arbitration or Incoming Pre-Compliance chargebacks to prevent the issuing bank from submitting a Filed Arbitration or Filed Compliance, which could result in a case filing withdrawal fee if the arbitration case is withdrawn.
Mastercard Chargeback Excessive Page Fee	NW DISPUTE EXCSSIVE PGE MC DMS	$1.00	Applies to chargeback response documentation with 20 or more pages. The fee is per page and applies to all pages submitted. The fee doesn't apply to response documentation with 19 or fewer pages. **How to avoid the fee:** Monitor the dispute response documents to ensure the information relates to the dispute to minimize the number of pages being submitted. Limit responses to fewer than 20 pages.
Mastercard Technical Violation Fee	MC TECHNICAL VIOLATION FEE	$200.00	Applies to arbitration and compliance items processed on the MasterCom Case Filing Application where it was found that the original transaction violated a Mastercard compliance rule. **How to avoid the fee:** Always process compliantly. Accept the issuer decision if the issuer does not accept the initial chargeback response and the merchant does not have new information from what was provided.
Mastercard Chargeback Transaction Value Fee - U.S. Domestic	MC DOCU TRANSACTION VALUE FEE	0.77%	Applies to all Mastercard chargeback amounts sent and received where the merchant and the card issuer or cardholder are located within the U.S. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.

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Mastercard®	Statement descriptor	Rate	Fee definition
Mastercard Chargeback Transaction Value Fee - Cross Border	MC DOCU TRAN VALUE FEE XBORDER	2.00%	Applies to all Mastercard chargeback amounts sent and received where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.
Mastercard No Authorization 1st Chargeback Fee	NO AUTH 1ST CB MC FEE	$50.00	Assessed on all Mastercard chargebacks received under chargeback reason codes 4807 (Warning Bulletin File), 4808 (Authorization Related Chargeback), or 4812 (Account Number Not On File). **How to avoid the fee:** Follow proper authorization procedures. Do not force post transactions.
Mastercard No Authorization 1st Chargeback Fee Reversal	NO AUTH REVERSAL OF MC FEE	-$50.00	Assessed on all Mastercard chargebacks returned as prearbitration under chargeback reason codes 4807 (Warning Bulletin File), 4808 (Authorization Related Chargeback), or 4812 (Account Number Not On File).

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Discover®	Statement descriptor	Rate	Fee definition
Discover Assessments	DISCOVER DUES/ASSESSMENT FEE	0.14%	Applies to all Discover sale transactions.
Discover Data Usage Fee	DISCOVER DATA USAGE FEE	$0.0025	Applies to all Discover sale transactions.
Discover Network Authorization Fee	NETWORK AUTHORIZATION FEE	$0.019	Applies to all Discover purchase authorizations.
Discover Digital Investment Fee	DIGITAL INVESTMENT FEE	0.01%	Applies to Discover card-not-present sale transactions processed as manual key entered, electronic commerce, mobile commerce, or voice response unit (VRU).
Discover Account Verification Fee	ACCNT VERIFICATION SERVICE FEE	$0.02	Applies to all Discover authorization requests submitted for account verification through the Discover Account Verification Service.
Discover Address Verification Fee	ADDRS VERIFICATION SERVICE FEE	$0.005	Applies to all address verification requests that return a full match, partial match, or no match result.
Discover International Service Fee	DISCOVER INTL SERVICE FEE	0.80%	Applies to the dollar amount of card sales (excluding cash over) where the merchant is located within the U.S. and the card issuer or cardholder is located outside of the U.S.
Discover Program Integrity Fee – Base Submission Level	DS PGRM INTEGRITY FEE BASE SUB	$0.10	Applies to all consumer card transactions directly qualified for or downgraded to the U.S. Base Submission Level interchange program.
Discover Program Integrity Fee – Commercial Base Submission Level	DS PGRM INTEGRITY COM BASE SUB	$0.10	Applies to all commercial card transactions directly qualified for or downgraded to the U.S. Commercial Base Submission Level interchange programs.
Discover Ticket Retrieval Fee	NW TICKET RTR REQUEST DISC DMS	$1.00	Applies to all Discover ticket retrieval requests. **How to avoid the fee:** View online tips on avoiding chargebacks at wellsfargo.com/merchantresources.

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American Express®	Statement descriptor	Rate	Fee definition
American Express Network Assessment Fee	AXP NETWORK ASSESSMENT FEE	0.165%	Applies to all American Express OptBlue sale transactions.
American Express Acquirer Transaction Fee	AXP ACQUIRER TRANS FEE	$0.02	Applies to all American Express OptBlue consumer credit, commercial credit, and prepaid sale transactions submitted for all industries.
American Express Program Continuation Fee	AXP PROGRAM CONTINUATION FEE	0.03%	Applies to American Express OptBlue sales volume processed by merchants in the B2B/ Wholesale, Emerging Markets, Other, Restaurants, Retail, Services and Professional Services, or Travel and Entertainment price programs who have processed $3 million to **$15 million** in a rolling 12-month period. ■
American Express Program Continuation Fee 2 ■	**AXP PROGRAM CONTINUATION FEE 2** ■	**0.10%** ■	**Applies to American Express OptBlue sales volume processed by merchants in the B2B/ Wholesale, Emerging Markets, Other, Restaurants, Retail, Services and Professional Services, or Travel and Entertainment price programs who have processed over $15 million to $100 million in a rolling 12-month period.** ■
American Express Program Continuation Fee 3 ■	**AXP PROGRAM CONTINUATION FEE 3** ■	**0.20%** ■	**Applies to American Express OptBlue sales volume processed by merchants in the B2B/ Wholesale, Emerging Markets, Other, Restaurants, Retail, Services and Professional Services, or Travel and Entertainment price programs who have processed more than $100 million in a rolling 12-month period.** ■
American Express Technical Specification Non-Compliance Fee	AMEX NON-COMPLIANCE FEE	0.75%	Determined solely by American Express and is applicable, but not limited to, an electronic authorization that is not obtained at the time of sale or when using a non-compliant point-of-sale device.

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® Fixed Acquirer Network Fee (FANF) for merchants accepting Visa payments

The Visa FANF is a monthly fee that will be assessed for each federal taxpayer identification number (TIN). The Visa FANF is based on the number of physical locations, merchant category code (MCC), and total monthly gross sales volume (originating from Visa credit, debit, and prepaid cards) associated with the TIN.

Getting ready

To understand how the Visa FANF is calculated, please have the information below available for each TIN:

- MCC number
- MCC description
- Number of physical/card-present locations
- Gross monthly Visa sales volume for card-not-present, unattended terminals (except MCC 5542), merchant aggregators, and fast food restaurants (as a percentage of card-present monthly sales volume for MCC 5814)

Determining the Visa FANF amount

Based on the information obtained in the "Getting ready" section, use the tables and exhibit on the following pages to determine the applicable Visa FANF for each unique TIN:

- Table 1a: High-volume MCC merchants (card-present locations)
- Table 1b: All other MCC merchants (card-present locations)
- Table 2: Card-not-present, unattended terminals (except MCC 5542), merchant aggregators, and fast food restaurants volume (if monthly card-present sales volume associated with MCC 5814 is 50% or greater)
- Exhibit A – List of high-volume MCCs

Rules and exceptions

1. Most merchants will be assessed the Visa FANF. The Visa FANF is waived for merchants with more than 50% of total Visa volume from Charitable and Social Service Organizations (MCC 8398) and Religious Organizations (MCC 8661).
2. Based on the defined tables and exhibit, the Visa FANF rates from multiple tables may apply to any given unique TIN:
   - Table 1a and Table 2; or
   - Table 1b and Table 2; or
   - Table 1a only; or
   - Table 1b only; or
   - Table 2 only.
3. Locations with no Visa volume are not counted for calculation or billing purposes.
4. Visa FANF will be billed in the month after it is incurred.
5. In order to qualify for the $0 fee or 0.15% rate tiers (as shown on Tables 1a, 1b, and 2) TINs must have 100% of their monthly gross sales volume with one acquirer. TINs that use multiple acquirers will not be eligible for these specific tiers and the following minimum fees will apply:
   - For high-volume MCC merchants (card-present): $2.90 per location
   - For all other MCC merchants (card-present): $2.00 per location
   - For card-not-present, unattended terminals and fast food restaurants: $7.00 per TIN

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® FANF Table 1a: High-volume MCC merchants (card-present locations)

Please also see Visa FANF Exhibit A for a list of high-volume MCCs.

Tier	Number of locations	Price per location per month
1	1	$2.90
2	2	
3	3	
4	4	$4.00
5	5	
6	6 – 10	
7	11 – 20	$5.00
8	21 – 50	
9	51 – 100	$8.00
10	101 – 150	$12.00
11	151 – 200	$18.00
12	201 – 250	$25.00
13	251 – 500	$35.00
14	501 – 1,000	$45.00
15	1,001 – 1,500	$55.00
16	1,501 – 2,000	$65.00
17	2,001 – 4,000	$75.00
18	Greater than or equal to 4,001	$85.00 (capped at 4,001 billable locations)
19	Any number of locations and total monthly gross sales volume is less than or equal to $199.99	$0.00
20	Any number of locations and total monthly gross sales volume is $200.00 – $1,249.99	0.15% of total monthly gross sales volume which covers all locations

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® FANF Table 1b: All other MCC merchants (card-present locations)

Tier	Number of locations	Price per location per month
1	1	$2.00
2	2	
3	3	
4	4	$2.90
5	5	
6	6 – 10	
7	11 – 20	$4.00
8	21 – 50	
9	51 – 100	$6.00
10	101 – 150	$8.00
11	151 – 200	$10.00
12	201 – 250	$14.00
13	251 – 500	$24.00
14	501 – 1,000	$32.00
15	1,001 – 1,500	$40.00
16	1,501 – 2,000	$50.00
17	2,001 – 4,000	$60.00
18	Greater than or equal to 4,001	$65.00 (capped at 4,001 billable locations)
19	Any number of locations and total monthly gross sales volume is less than or equal to $199.99	$0.00
20	Any number of locations and total monthly gross sales volume is $200.00 – $1,249.99	0.15% of total monthly gross sales volume which covers all locations

■ = New fee, definition, or qualification ▼ = Rate or fee decrease ▲ = Rate or fee increase

Appendix – Visa® FANF Table 2: Card-not-present, unattended terminals, merchant aggregators, and fast food restaurants volume

Tier	Monthly gross sales volume *		Visa FANF assessment per month
	Monthly minimum	Monthly maximum	
1	Less than or equal to $199.99		$0.00
2	$200.00	$1,249.99	0.15% of total monthly gross sales volume
3	$1,250.00	$3,999.99	$7.00
4	$4,000.00	$7,999.99	$9.00
5	$8,000.00	$39,999.99	$15.00
6	$40,000.00	$199,999.99	$45.00
7	$200,000.00	$799,999.99	$160.00
8	$800,000.00	$1,999,999.99	$450.00
9	$2,000,000.00	$3,999,999.99	$1,000.00
10	$4,000,000.00	$7,999,999.99	$2,000.00
11	$8,000,000.00	$19,999,999.99	$4,000.00
12	$20,000,000.00	$39,999,999.99	$8,000.00
13	$40,000,000.00	$79,999,999.99	$16,000.00
14	$80,000,000.00	$399,999,999.99	$45,000.00
15	Greater than or equal to $400,000,000.00		$70,000.00

* Monthly gross sales volume refers to the volume for all of your company's locations and/or merchant identification numbers (MIDs) which report under the same TIN. Visa FANF billing is determined by each location's/MID's percentage of total monthly gross sales.

Example of how Visa FANF is billed:

- You're a company with four locations/MIDs with $4,000.00 in total gross sales for April.
- Using Table 2 above, your company would be Tier 4 with an April Visa FANF assessment of $9.00.
- Based on each location's percentage of gross sales, you'd be billed the following:

Your locations	April gross sales	Percentage of April total gross sales	April Visa FANF cost to be billed per location
San Francisco	$2,000.00	50%	$4.50
Oakland	$1,000.00	25%	$2.25
Daly City	$1,000.00	25%	$2.25
San Bruno	$0.00	0%	$0.00
Totals	**$4,000.00**	**100%**	**$9.00**

■ = New fee, definition, or qualification

Appendix – Visa® FANF Exhibit A: List of high-volume MCCs

Merchants with 50% or more of monthly card-present sales volume in the MCCs below are defined as high-volume MCC merchants.

MCC	Description
3000-3350, 4511	Airlines
3351-3500, 7512, 7513, 7519	Auto Rental
3501-4010, 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 (With or Without Ancillary Services)
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	Stationery Stores
7012	Timeshares
7832	Motion Picture Theatres