

Statement Fee Descriptions

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The Fees section of a [Statement](#) lists items assessed by category. In combination with the Payment Type Summary, this section demonstrates the total amount deducted for a specified billing period. See the tables below for descriptions and definitions of card brand fees:

American Express Fees

| Fee Description | Definition |
|------------------------------|---|
| AM - Inbound Fee | Applies to non-US American Express issued card sales amount. |
| AM- Non-Swiped Tr | Applies to sales amount when a card number is key-entered, card-not-present, and e-commerce volume. |
| Amex - Network / Sponsorship | Applies to American Express sales amount and includes: <ol style="list-style-type: none">1. Amex Network Fee of 0.15%2. Acquiring Sponsorship of 0.15% |

Discover Fees

| Fee Description | Definition |
|----------------------------------|--|
| DS Assessment / Sponsorship | Applies to Discover (DS) sales amount and includes: <ol style="list-style-type: none">1. DS Assessment of 0.13%2. Acquiring Sponsorship of 0.02% |
| DS Data Transmission Fee | Applies to Discover settled sales items. |
| DS Data Usage / Auth Request Fee | Applies to Discover authorization requests to the Discover Network and includes: <ol style="list-style-type: none">1. Data Usage of \$0.01952. Authorization requests of \$0.0025 |

Visa Fees

| Fee Description | Definition |
|------------------|---|
| VS - NAPF Debit | Applies to Visa authorization requests that are card type of consumer debit or prepaid. |
| VS - NAPF Credit | Applies to Visa authorization requests that neither consumer debit nor prepaid. |
| VS - IAF | Applies to non-US issued card sales amount and is known as the International Acquiring Fee. |
| VS - ISA | Applies to non-US issued card sales amounts and is known as the International Service Assessment. |

| Fee Description | Definition |
|--------------------------------|--|
| VS - ISA multicurrency | Applies to non-US issued card sales amount, and the sales amount is settled in a target currency other than USD. |
| VS - VSCRVCHRFEECR | Applies to all credit or refund items that are not processed with a consumer debit or prepaid cards. |
| VS - VSCRVCHRFEEDB | Applies to all credit or refund items processed with consumer debit or prepaid cards. |
| VS - Verification Requests | Applies to all Visa US-issued card verification requests, also known as zero-dollar inquiries. |
| VS - Base II Fee | Applies to all Visa settled transactions. |
| VS - Misuse of Auth Fee | Applies to Visa-approved or partially approved authorizations that can not be matched to a settled transaction within ten days. |
| VS - Zero Floor Limit Fee | Applies to Visa settled transactions that cannot be matched to a previously approved authorization. |
| VS - FANF | See Visa FANF Fee. |
| VS - Assessment/Sponsorship DB | Applies to Visa sales amount processed on consumer debit or prepaid cards and includes: <ol style="list-style-type: none"> 1. Visa Assessment of 0.13% 2. Acquiring Sponsorship of 0.02% |
| VS - Assessment/Sponsorship CR | Applies to Visa sales amount processed on non-consumer debit or prepaid cards and includes: <ol style="list-style-type: none"> 1. Visa Assessment of 0.14% 2. Acquiring Sponsorship of 0.02% |
| VS - TIF Assessment | Applies to all Visa settled items when card-not-present interchange requirements were not met. |

MasterCard Fees

| Fee Description | Definition |
|------------------------------|---|
| MC - Assessment/Sponsorship | Applies to MasterCard sales amount processed and includes: <ol style="list-style-type: none"> 1. MasterCard Assessment of 0.13% 2. Acquiring Sponsorship of 0.02% |
| MC - Large Ticket Assessment | Applies to MasterCard sales amount where an individual transaction is equal to or greater than \$1,000.00 (USD). |
| MC - Digital Enablement Fee | Applies to all MasterCard card-not-present sales amount processed. |
| MC - Acquirer License Fee | Applies to all MasterCard sales amounts processed. |
| MC - NABU Fee | Applies to MasterCard authorization requests. |
| MC - NABU Returns | Applies to all MasterCard credit or refund items. |
| MC - Kilobyte Settlement Fee | Applies to all MasterCard settled transactions. |
| MC - CRBDR - Domestic | Applies to MasterCard non-US issued card sales amount is settled in USD. |

| Fee Description | Definition |
|-------------------------------------|--|
| MC - CRBDR - Multicurrency | Applies to MasterCard non-US issued card sales amount, settled in a target currency other than USD. |
| MC - ACQ Program Support | Applies to MasterCard non-US issued card sales amount processed. |
| MC - Account Status Inquiry | Applies to all MasterCard US-issued card verification requests, also known as zero-dollar inquiries. |
| MC - Account Status Inquiry Foreign | Applies to all MasterCard non-US issued card verification requests, also known as zero-dollar inquiries. |
| MC - Processing Integrity Fee (PIF) | A MasterCard Processing Integrity Fee (PIF) is an "assessment fee" to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding authorizations are reversed. |
| MC - PIF Pre-Auth | A MasterCard Processing Integrity Fee (PIF) is an "assessment fee" to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding pre-authorizations are reversed. |
| MC - PIF Undefined Authorization | A MasterCard Processing Integrity Fee (PIF) is an "assessment fee" to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding undefined authorizations are reversed. |
| MC - PIF Final Auth | A MasterCard Processing Integrity Fee (PIF) is an "assessment fee" to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding final authorizations are reversed. |
| MC - PIF Detail Reporting | Applies to all MasterCard Processing Integrity Fee (PIF) items. |
| MC - CVC2 Fee | Applies to all MasterCard authorization requests with a Card Verification Value . |
| MC - Merchant Location Fee | Applies to MasterCard transactions within a billing month, where a merchant processed greater than \$200 in sales volume. |
| MC - Secure Code Fee | Applies to all MasterCard 3D Secure Code authorization requests. |