

FIXED ACQUIRER NETWORK FEE DETAILS

The U.S. Fixed Acquirer Network Fee is a monthly fixed fee that will be assessed per merchant Taxpayer ID and will be based on the number of merchant locations, Merchant Category Code (MCC), and monthly total gross merchant sales volume originating from Visa Credit, Visa Debit and Visa Prepaid cards associated with each Taxpayer ID.

- Card Present merchants, with the exception of Fast-Food Restaurants (5814), will be assessed the FNF based on merchant Taxpayer ID on a per location rate basis (See Tables 1A and 1B rate charts below).
- Customer Not Present Volume (defined as originating from transactions with an ECI/MOTO indicator of 1-9), merchant aggregators and Fast-Food Restaurants (MCC5814) will be assessed the FNF based on gross merchant sales volume originating from any Visa branded card (See Table 2 rate charts below).

The monthly FNF for these merchants will be based on the number of locations associated with each Taxpayer ID. Merchants with $\geq 50\%$ of Monthly **Customer Present** sales volume in the following MCCs are defined as High Volume Merchants (Table 1A rates apply). All other MCC's with Card Present sales volume, with the exception of Fast-Food Restaurants (5814), and merchants whose MCC qualifies them as High Volume, but their monthly Customer Present sales volume is $< 50\%$ will be assessed the FNF according to rates found in Table 1B.

TABLE 1A: HIGH-VOLUME MCC MERCHANTS (CUSTOMER PRESENT)		
Tier	Number of Locations	Price per Location per Month
1	1	\$2.90
2	2	\$2.90
3	3	\$2.90
4	4	\$4.00
5	5	\$4.00
6	6-10	\$4.00
7	11-20	\$5.00
8	21-50	\$5.00
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 (cap of 4,001 maximum billable locations)
19	Less than or equal to \$199.99 monthly gross sales volume (any number of locations)	\$0.00
20	Monthly gross sales volume greater than or equal to \$200.00 but less than or equal to \$1,249.99 (any number of locations)	15 basis points (0.15%)

TABLE 1A: HIGH-VOLUME MCC MERCHANTS (CUSTOMER PRESENT)		
Tier	Number of Locations	Price per Location per Month
1	1	\$2.00
2	2	\$2.00
3	3	\$2.00
4	4	\$2.90
5	5	\$2.90
6	6-10	\$2.90
7	11-20	\$4.00
8	21-50	\$4.00
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 (cap of 4,001 maximum billable locations)
19	Less than or equal to \$199.99 monthly gross sales volume (any number of locations)	\$0.00
20	Monthly gross sales volume greater than or equal to \$200.00 but less than or equal to \$1,249.99 (any number of locations)	15 basis points (0.15%)

TABLE 2: CUSTOMER NOT PRESENT, UNATTENDED TERMINALS AND FAST-FOOD RESTAURANTS		
Tier	Monthly Gross Sales Volume	Fee per Month
1	Less than or equal to \$199.99	\$0.00
2	\$200.00 - \$1,249.99	15 basis points (0.15%)
3	\$1,250.00 - \$3,999.99	\$7.00
4	\$4,000.00 - \$7,999.99	\$9.00
5	\$8,000.00 - \$39,399.99	\$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

Merchants with Customer Present Business Across Multiple MCCs

A taxpayer ID that has Customer Present Sales Volume coded by both High Volume MCCs and non-High Volume MCCs will be charged the rates found in Table 1A if the Customer Present Sales Volume of the High Volume MCCs is $\geq 50\%$ of the Total Customer Present Sales Volume associated with that Taxpayer ID. If the Customer Present Sales Volume of the High Volume MCCs is $< 50\%$ of the Total Customer Present Sales Volume associated with that Taxpayer ID than Table 1B rates will apply.

Due to the way Tables 1A and 1B have been defined for any given month a Taxpayer ID can be present in either Table 1A or 1B, but not both.

Customer Not Present, Unattended Terminal UAT and Fast-Food Restaurants

Sales Volume for all transactions with an ECI/MOTO indicator of 1-9, Unattended Terminal UAT, and Fast-Food Restaurant (MCC5814) merchants whose Customer Present Sales Volume is $\geq 50\%$ will be assessed the FNF according to rates found in Table 2. Fast Food Restaurant (MCC5814) merchants whose Customer Present Sales Volume is $< 50\%$ will be assessed the FNF according to rates found in Table 1A or Table 1B.

Merchants with Customer Present and Customer Not Present Business

Will be charged the FNF according to the number of locations in either Table 1A or Table 1B and assessed a fee based on Table 2 for their Customer Not present Volume.