

October 2019 Pass Through Fees

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Visa®	North FACS	FDS North	Omaha	Memphis	Rate	Fee Definition
Visa Puerto Rico (PR) Auth Fee Credit	N/A	N/A	VSAPRIAC	N/A	\$0.05 per item	Charged on all Visa (Credit) authorizations completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR. Omaha must pass both the credit and debit fee in the MFC
Visa Puerto Rico (PR) Auth Fee Debit	N/A	N/A	VSAPRIAD	N/A	\$0.05 per item	Charged on all Visa (Debit) authorizations completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR. Omaha must pass both the credit and debit fee in the MFC
Visa Virgin Islands (VI) Auth Fee Credit	N/A	N/A	VSAVIAC	N/A	\$0.05 per item	Charged on all Visa (Credit) authorizations completed by a Merchant located in Virgin Islands on a cardholder whose issuing bank is located outside of Virgin Islands. Omaha must pass both the credit and debit fee in the MFC
Visa Virgin Islands (VI) Auth Fee Debit	N/A	N/A	VSAVIAD	N/A	\$0.05 per item	Charged on all Visa (debit) authorizations completed by a Merchant located in Virgin Islands on a cardholder whose issuing bank is located outside of Virgin Islands. Omaha must pass both the credit and debit fee in the MFC
IAF (International Acquiring Fee) PR	FSC 22F	FSC 22F	VSAPRIAF	Included in I/C	0.65%	This fee is assessed on Visa purchase transactions when the issuer country is different from the merchant country.
IAF (International Acquiring Fee) VI	FSC 22F	FSC 22F	VSAVIIAF	Included in I/C	0.65%	This fee is assessed on Visa purchase transactions when the issuer country is different from the merchant country.
Visa Base II Credit Voucher Fee - Credit	FSC 47P	FSC 47P	VSAADPRC	MPA for Memphis	\$0.0195	Visa will charge a fee on all credit voucher transactions on all U.S. issued credit transactions. Omaha knows this as Visa Acquirer Credit Voucher Data Processing Return Credit.
Visa Base II Credit Voucher Fee - Debit	FSC 47O	FSC 47O	VSAADPRD	MPA for Memphis	\$0.0155	Visa will charge a fee on all credit voucher transactions for U.S. issued debit and prepaid transactions. Omaha knows this as Visa Acquirer Credit Voucher Data Processing Return Debit
Visa Base II Credit Voucher Fee - Credit (Non-U.S. Issued)	N/A	N/A	VSAIDPRC	N/A	\$0.02 Per Item	Omaha Only: Effective with the April 2019 install, Visa is breaking out international returns and charging an increased rate for those returns. The rate for international returns will be \$0.0395 for credit returns and \$0.0355 for debit returns. Since the domestic rates is currently charged on all returns through the existing MFC fee methods, 2 new MFC fee methods were introduced to charge those international returns the fee difference of \$0.02. This \$0.02 will only be charged on international returns.
Visa Base II Credit Voucher Fee - Debit (Non-U.S. Issued)	N/A	N/A	VSAIDPRD	N/A	\$0.02 Per Item	Omaha Only: Effective with the April 2019 install, Visa is breaking out international returns and charging an increased rate for those returns. The rate for international returns will be \$0.0395 for credit returns and \$0.0355 for debit returns. Since the domestic rates is currently charged on all returns through the existing MFC fee methods, 2 new MFC fee methods were introduced to charge those international returns the fee difference of \$0.02. This \$0.02 will only be charged on international returns.
Visa Base II System File Fee	FSC 47N	FSC 47N	VSAFLTMF	MPA for Memphis	0.0018 per item	This fee has been named the Visa Base II System File Fee as of April 15, 2016 (Formerly Known As the Visa Kilobyte Fee) is assessed per transaction and applies to each BASE II Clearing and Settlement processing. Omaha knows this as the Visa File Transmission Fee.
Visa BIN/ICA Fee	N/A	N/A	CSTVSABI-Shared Systems Only	N/A	\$0.0010 per item	BIN Fees from Visa charged to Fiserv, Clients can pass to Merchants via MFC for shared systems; Omaha Clients in a non-shared system can not utilize MFC and must pass the fees via MBF/PCF.
Visa Staged Digital Wallet Fee	24H	24H	VSADGWLT	N/A	\$0.10 per item	This fee will be 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 Zero Dollar Verification with or without AVS	FSC 10X AVS and FSC 10Y no AVS	FSC 10X AVS and FSC 10Y no AVS	VSAASFEE	N/A	\$0.025 per item	Visa Zero Dollar Verification Fee applies to Zero Dollar Verification messages (approved and declined). 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. The Visa Misuse of Authorization Fee does not apply to these requests. Omaha knows this fee as Visa Account Verification.)
Visa Virgin Islands (VI) Sale Fee Credit	N/A	N/A	VSAVIPO	N/A	\$0.15 per item	Charged on a Visa (Credit) sale transaction completed by a Merchant located in Virgin Islands on a cardholder whose issuing bank is located outside of Virgin Islands- Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Virgin Islands (VI) Sale Fee Debit	N/A	N/A	VSAVIPOD	N/A	\$0.15 per item	Charged on a Visa (Debit) sale transaction completed by a Merchant located in Virgin Islands on a cardholder whose issuing bank is located outside of Virgin Islands- Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Puerto Rico (PR) Sale Fee Credit	N/A	N/A	VSAPRIPO	N/A	\$0.15 per item	Charged on a Visa (credit) sale transaction completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR. - Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Puerto Rico (PR) Sale Fee Debit	N/A	N/A	VSAPRIPOD	N/A	\$0.15 per item	Charged on a Visa (debit) sale transaction completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR. - Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Virgin Islands (VI) Return Fee Credit	N/A	N/A	VSAVIRO	N/A	\$0.15 per item	Charged on a Visa (Credit) return completed by a Merchant located in Virgin Islands on a cardholder whose issuing bank is located outside of Virgin Islands. - Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Virgin Islands (VI) Return Fee Debit	N/A	N/A	VSAVIROD	N/A	\$0.15 per item	Charged on a Visa (Debit) return completed by a Merchant located in Virgin Islands on a cardholder whose issuing bank is located outside of Virgin Islands. -Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Puerto Rico (PR) Return Fee Credit	N/A	N/A	VSAPRIRO	N/A	\$0.15 per item	Charged on a Visa (Credit) return completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR. - Omaha has to pass both the credit and debit fee in the MFC Grid
Visa Puerto Rico (PR) Return Fee Debit	N/A	N/A	VSAPRIROD	N/A	\$0.15 per item	Charged on a Visa (debit) return completed by a Merchant located in PR on a cardholder whose issuing bank is located outside of PR. - Omaha has to pass both the credit and debit fee in the MFC Grid
Visa PUERTO RICO DUES AND ASSESSMENTS C	N/A	N/A	VSAPRDMC	N/A	0.085%	This is a fee assessed on domestic Visa credit sales volume.
Visa PUERTO RICO DUES AND ASSESSMENTS D	N/A	N/A	VSAPRDMD	N/A	0.015%	This is a fee assessed on domestic Visa debit sales volume.
Visa PUERTO RICO DUES AND ASSESSMENTS INT	N/A	N/A	VSAPRINT	N/A	0.005%	
Visa VIRGIN ISLANDS DUES AND ASSESSMENTS C	N/A	N/A	VSAVIDMC	N/A	0.085%	
Visa VIRGIN ISLANDS DUES AND ASSESSMENTS D	N/A	N/A	VSAVIDMD	N/A	0.015%	
Visa VIRGIN ISLANDS DUES AND ASSESSMENTS INT	N/A	N/A	VSAVIINT	N/A	0.005%	

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Mastercard®	North FACS	FDS North	Omaha	Rate	Fee Definition
Mastercard US Cross Border USD	FSC 605	FSC 605	MBF/PCF	0.60%	Mastercard Cross Border USD Fee 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 increased the rate 0.20%. Omaha combines both USD and NON USD; it is not broken out separately.
Processing Integrity (Reversal) Fee			PCF/MBF	\$0.055 PER ITEM	APPLIED TO ALL MC AUTHORIZED TRANSACTIONS THAT ARE NOT FOLLOWED BY A MATCHING CLEARED (SETTLED) TRANSACTION OR IN THE CASE OF A CANCELLED TRANSACTION, NOT PROPERLY REVERSED.
Mastercard Kilobyte Fee	FSC 448	FSC 03Z	MBF / PCF OR MFC MSTKIOB	0.0035 Per Item	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing and Collection Only data (if applicable).
Acquirer License Fee/TPP Fee	FSC 818	FSC 818	MBF/PCF	Wells = 0.0061%, Deutsche= 0.0123%	Mastercard License Fee is assessed based on an Acquirer's prior calendar year signature debit and signature credit volume total.
AVS Acquirer Access (ICA AVS) Fee	NA	NA	MSTICAVS	\$0.005 FOR CP & CNP-ETC ONLY	
B2B LAC Fee	NA	NA	MSTB2BLC	0.75% Per Item in the LAC region	Global Wholesale Travel Transaction Program Business to Business (B2B) Acquirer fee that will be assessed on all qualifying B2B transactions. This new fee will be assessed on the total sales volume at a rate of 0.75% in the LAC regions, in addition to the applicable interchange fees
Mastercard SecureCode Transaction Fee - Quantity Based	FSC 03E	FSC 03E	MSTSECUR	\$0.03 Per Transaction - Fee increase to \$0.05 Per Transaction Effective January 2020	"SecureCode Transaction Fee" for Verification Requests for Mastercard SecureCode transactions of \$0.03 per transaction. Effective with the October 2019 release, this fee will only apply to verification requests using 3-D Secure Version 1.
MasterCard BIN/ICA Fee			CSTMSTBI Shared Systems Only	\$0.0078 per item	BIN Fees from MasterCard charged to Fiserv, Omaha Clients can pass to Merchants via MFC for shared systems; Clients in a non-shared system can not utilize MFC and must pass the fees via MBF/PCF.
Mastercard Account Status Inquiry Service Fee – Intra-regional	FSC 11H	FSC 11H	MFC Grid MSTASFEE	\$0.025 per item	Mastercard Account Status Inquiry Service Fee - Intra-regional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.
Mastercard Processing Integrity Fee - Pre Authorization	FSC 03H	FSC 03H	MSTPIPRE	\$0.045	This fee will be assessed for each approved authorization submitted as a pre-authorization that is not fully reversed or cleared within 30 days of the authorization date. This fee will replace the current processing integrity fees for late reversals and no clearing within 120 days of authorization.
Mastercard Processing Integrity Fee - Undefined Authorization	FSC 03I	FSC 03I	MSTPIUDF	\$0.045	This fee will be assessed for each approved authorization submitted as an undefined authorization that is not fully reversed or cleared within 7 days of the authorization date. This fee will replace the current processing integrity fees for late reversals and no clearing within 120 days of authorization.
Mastercard Processing Integrity Fee - Final Authorization	FSC 03J	FSC 03J	MSTPIFAV	0.25%	This fee will be 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 - Final Authorization Minimum	FSC 03K	FSC 03K	MSTPIFAI	\$0.04 per item	This fee will be 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. If the assessment is less than \$0.04 when 03J is applied the merchant will be billed 03K at \$0.04. Omaha if calculation of MSTPIFAV is less than or equal to \$0.04, then per item fee is assessed
MasterCard Processing Integrity Image Fee	NA	NA	MSTIMGFE	\$0.012 per item	Assessed for the report that MasterCard provides listing which Merchants are experiencing a Processing Integrity fee The report contains details on the non-compliant authorizations that fail to meet the requirements of the new Processing Integrity Program.
MC Processing Integrity Message Format Fee	NA	NA	MSTPIFMT	\$0.04	This fee bills the submitter a fixed rate fee of USD \$0.04 for each transaction that is in a non-compliant format (DE 32 ICA for the Dual Message System, DE 32 RTN for the Single Message System).
MC Processing Integrity Invalid Acquirer ICA Fee	NA	NA	MSTPIICA	\$0.04	This fee bills the owner ICA of the Mastercard Interface Processor (MIP) a fixed rate of USD \$0.04 per non-compliant transaction submitted.
Interchange Compliance Downgrade Fee	FSC 24X	FSC 24X	MSTDNGRD	\$0.15	Fee assessed on MasterCard reclassified transactions.
MC Freight Program Fee	FSC 24W	FSC 24W	MSTFFMES	0.50%	Merchants whose transactions clear at the Commercial Freight interchange program will be assess this fee. (Merchant must be: Railroads/Freight; Motor Freight Carriers; Courier Services; Transportation Services; Passenger Railways; Commuter Passenger; Other Services; Tax Payments; Postal Services; Government Services Not Elsewhere Classified.) Omaha MSTFFMES-This method is automatically assigned when Client elects to pass the MC Freight Fee to rebate the The Rebate MFC will provide a rebate for any of the below fees the Merchant was charged for transactions that met the Freight Assessment Fee) <ul style="list-style-type: none"> The freight assessment fee will be applied in lieu of the following fees:- Authorization and access fees for Authorization Request/0100 and Authorization Request Response/0110 messages Clearing fees and assessments related to First Presentment/1240 and Chargeback/1442 messages Global Acquirer Program Support Fee Preauthorization Fee Acquirer Domestic and Cross-border Purchase Assessment Fees Issuer Domestic and Cross-border Purchase Assessment Fees Currency Conversion Assessment Fees (does not apply to the Asia/Pacific and Middle East/Africa regions) Issuer and acquirer Reported Transaction Fees for domestic and cross-border transactions Card-not-present (CNP) and mail order/telephone order (MOTO) fees
MasterCard ACQ Freight NABU Fee	NA	NA	MSTFFNBR	See Definiton	Client can't set this fee. This method is automatically assigned when Client elects to pass the above MC Freight Fee. The Rebate MFC will provide a rebate for any of the below fees the Merchant was charged for transactions that met the Freight Assessment Fee) <ul style="list-style-type: none"> The freight assessment fee will be applied in lieu of the following fees:- Authorization and access fees for Authorization Request/0100 and Authorization Request Response/0110 messages Clearing fees and assessments related to First Presentment/1240 and Chargeback/1442 messages Global Acquirer Program Support Fee Preauthorization Fee Acquirer Domestic and Cross-border Purchase Assessment Fees Issuer Domestic and Cross-border Purchase Assessment Fees Currency Conversion Assessment Fees (does not apply to the Asia/Pacific and Middle East/Africa regions) Issuer and acquirer Reported Transaction Fees for domestic and cross-border transactions Card-not-present (CNP) and mail order/telephone order (MOTO) fees

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Mastercard®	North FACS	FDS North	Omaha	Rate	Fee Definition
Mastercard Latin America Non-Authenticated E-Commerce	NA	NA	MSTLACNA	\$0.05 PER ITEM	Mastercard will assess a fixed fee for non-authenticated, cross border, e-commerce transactions from domestic acquirers that meet the following criteria. The System will not include Address Verification Service (AVS) transactions in counts for this fee. % Authentication is not requested by the merchant % An authorization request was submitted despite failed cardholder authentication by the issuer
MasterCard Nominal Auth Amount LAC Fee	NA	NA	MSTNAALC	\$0.045 per item.	THIS FEE WILL BE ASSESSED FOR ANY NOMINAL AMOUNT AUTHORIZATION WITH A SUBSEQUENT REVERSAL ON CARD NOT PRESENT TRANSACTIONS UNDER \$1.00
MasterCard Preauthorization in the LAC Region Fee	NA	NA	See Notes	See Notes	MasterCard is introducing a new Acquirer Switch Fee 0.04% of the preauthorization amount. Merchant's processing under MCC 5542 – Automated Fuel Dispenser, will be exempt from this fee assessment. The fee will apply when the following criteria is met <ul style="list-style-type: none"> • The authorization is switched via the MC network • The authorization request is approved (fully or partially) • The authorization code is coded as "Preauthorization" • The minimum of \$0.01 per authorization will be assessed There are 3- Methods for this fee- Client will select MasterCard Pre Authorization in the LAC Region Fee on the MFC form but all the methods outlined below will be added to the MFC Grids if they select "Yes" to Pass: MC Preauth Minimum LAC Fee / MSTPAMLC/0.01- per item MC Domestic PreAuth LAC Fee/ MSTPADLC/0.04% sales volume MC Cross Border PreAuth LAC Fee/ MSTPAXLC/0.04% sales volume
MasterCard Dues/Assmt Puerto Rico Domestic	NA	NA	MSTPRDOM	0.10%	This is a fee assessed on MasterCard purchase transactions Omaha Clients must select the PR and VI dues and assessment fee for MC and Visa via the MFC Grid- to pass all
MasterCard PUERTO RICO DUES AND ASSESSMENTS INT	NA	NA	MSTPRINT	0.17%	This is a fee assessed on MasterCard purchase transactions Omaha Clients must select the PR and VI dues and assessment fee for MC and Visa via the MFC Grid- to pass all
MasterCard VIRGIN ISLANDS DUES AND ASSESSMENTS DOM	NA	NA	MSTVIDOM	0.10%	This is a fee assessed on MasterCard purchase transactions Omaha Clients must select the PR and VI dues and assessment fee for MC and Visa via the MFC Grid- to pass all
MasterCard VIRGIN ISLANDS DUES AND ASSESSMENTS INT	NA	NA	MSTVIINT	0.17%	This is a fee assessed on MasterCard purchase transactions Omaha Clients must select the PR and VI dues and assessment fee for MC and Visa via the MFC Grid- to pass all
MasterCard Excessive Auth Attempts LAC FEE	NA	NA	MSTEAALC	\$0.30 per item	This fee will be assessed on the 11th MasterCard transaction after 10 previously declined attempts on the same account number within a 24 hour period

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Discover®	North FACS	North	Omaha	Memphis	Rate	Fee Definition
Discover Data Usage Fee	FSC 22E	FSC 22E	MBF/PCF	Included in IC	\$0.0195	Discover Data Usage Fee will be assessed to all Discover Network Card sales transactions.
Discover International Service Fee	FSC 22H	FSC 22H	MBF/PCF	Included in IC	0.80%	Discover International Service Fee is 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 Card Sales with JCB and China Union Pay cards.
Discover International Processing Fee	FSC 22G	FSC 22G	MBF/PCF	Included in IC	0.50%	Discover International Service Fee is 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 Card Account Verification Fee	N/A	N/A	MFC DSCASFEE	N/A	\$0.0025	Fee for submitting a zero dollar authorization to verify a cardholders account is in good status prior to submitting an authorization request - this is an Omaha Platform Fee Only, not applicable for the other platforms
Discover Assessments	FSC 234	FSC 6AC	MBF/PCF	Included in IC	0.13%	Discover Assessment Fee is assessed to all Discover sale transactions.