

October 2019 Pass Through Fees

Information provided below is for the convenience of the reader and may not include all fees from the Card Brands.						
Visa®	North FACS	FDS North	Omaha	Memphis	Rate	Fee Definition
Visa US Acquirer Service Fee (Assessment Fee) Debit Products	FSC 274	FSC 244	MFC VSADADBT	Included in I/C	0.13%	Visa US Acquirer Service Fee is assessed to all Visa settled debit and prepaid transactions.
Visa US Acquirer Service Fee (Assessment Fee) Credit Products	FSC 27L	FSC 27K	MFC VSADACRD	Included in I/C	0.14%	Visa US Acquirer Service Fee is assessed to all Visa settled Credit transactions.
Visa International Service Fee Base (ISA)	FSC 22A	FSC 22A	MBF/PCF	Included in I/C	1.00%	Visa International Service Fee applies to any transaction where the merchant is located in the U.S. and the card is issued outside of the U.S. (i.e. U.S. Merchant, Non U.S. Issued Card) and the currency is U.S. dollars.
Visa International Service Fee Enhanced	FSC 22Z	FSC 22Z	N/A	N/A	1.40%	Visa International Service Fee applies to any transaction where the merchant is located in the U.S. and the card is issued outside of the U.S. (i.e. U.S. Merchant, Non U.S. Issued Card) and the currency is not U.S. dollars.
Visa International Acquirer Fee	FSC 22F	FSC 22F	MBF/PCF	Included in I/C	0.45%	Visa International Acquirer Fee is assessed on all Non U.S. Issued card transactions acquired by merchants located in the U.S. (included in the interchange rate charged to Non U.S. Issued cards). For Omaha the fee is broken out as: US REGION: .45% (HIGH RISK MERCHANTS - MCC's 5962, 5966, 5967 are assessed 0.90%)
Visa Authorization Processing Fee (APF) - Signature Credit	FSC 04H	FSC 04H	MBF/PCF	Included in I/C	\$0.0195	Visa Authorization Processing Fee applies to all Visa-branded signature credit authorizations acquired in the U.S. when the card is issued in the U.S, regardless of where the cardholder is located, and includes POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals. The Visa APF is the Acquirer Processing Fee.
Visa Authorization Processing Fee (APF) – Signature Debit	FSC 04J	FSC 04J	MBF/PCF	Included in I/C	\$0.0155	Visa Authorization Processing Fee applies to all Visa-branded signature debit authorizations acquired in the U.S when the card is issued in the U.S, regardless of where the cardholder is located, and includes POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals. The Visa APF is the Acquirer Processing Fee.
Visa Authorization Processing Fee (APF) – Credit (Non-U.S. Issued)	FSC 04M	FSC 04M	N/A	Included in I/C	\$0.0395	Visa Authorization Processing Fee applies to all Visa-branded signature credit authorizations acquired in the U.S. when the card is non-U.S. issued, regardless of where the cardholder is located, and includes POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals. The Visa APF is the Acquirer Processing Fee.
Visa Authorization Processing Fee (APF) – Signature Debit (Non-U.S. Issued)	FSC 04N	FSC 04N	N/A	Included in I/C	\$0.0355	Visa Authorization Processing Fee applies to all Visa-branded signature debit authorizations acquired in the U.S. when the card is non-U.S. issued, regardless of where the cardholder is located, and includes POS Check and Visa ReadyLink authorizations. This fee will not apply to Zero Dollar Verification messages or signature credit authorization reversals. The Visa APF is the Acquirer Processing Fee.
Visa Authorization Processing Fee (APF) – Credit & Signature Debit (Non-U.S. Issued)	N/A	N/A	VSAIAPFC/ VSAIAPFD	N/A	\$0.0200	Omaha Only: Effective with the April 2019 install, Visa is breaking out international sales transactions and charging an increased rate for those transactions. The rate for international sales transactions will be \$0.0395 for sales transactions and \$0.0355 for debit sales transactions. Since the domestic rates is currently charged on all sales transactions through the existing MFC fee methods, 2 new MFC fee methods were introduced to charge those international sales the fee difference of \$0.02. This \$0.02 will only be charged on international sales transactions.
Visa Zero Dollar Verification with or without AVS	FSC 10X AVS and FSC 10Y no AVS	FSC 10X AVS and FSC 10Y no AVS	MFC VSAASFEE	N/A	\$0.025	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 Misuse of Authorization	FSC 04G	FSC 04G	MBF/PCF	VMU	\$0.090	Visa Misuse of Authorization Fee applies to approved and partially-approved electronic authorizations that cannot be matched to a settled transaction within the following timeframe: Travel & Entertainment (T&E) merchants = 20 days; all others = 10 days. If an authorization was attempted and received but the transaction was not settled, merchants must electronically reverse the authorization within 24 hours for all card present transactions and 7 days for card not present transactions.
Visa Zero Floor Limit	FSC 04I	FSC 04I	MBF/PCF	VZFL	\$0.200	Visa Zero Floor Limit applies when a sale is settled without the required authorization (transaction id is used to match the authorization to settled sale). All transactions above zero dollars require an authorization approval. This fee can be avoided by only settling transactions that have been approved. If an authorization is declined, the merchant must request another form of payment.
Visa Credit & Debit Integrity Fee (Transaction Integrity Fee)	FSC 238	FSC 238	MBF/PCF	Included in I/C	\$0.10	Visa Credit & Debit Integrity Fee applies to consumer, commercial, and business credit transactions, in addition to, regulated and non-regulated Signature Debit and Prepaid card transactions, that do not request Custom Payment Service (CPS) participation or fail CPS qualifications. This fee applies to U.S. merchants accepting U.S. issued cards.
Visa Partial Authorization Non-Participation Fee	FSC 12D	FSC 12D	MFC VSAAFDPA	MPA for Memphis	\$0.01	Visa Partial Authorization Non-Participation Fee applies to Automated Fuel Dispenser (AFD) merchants (MCC 5542) who are non-compliant with the partial authorization mandate. Omaha knows this as AFD Partial Authorization Non-Participation Fee.
Visa Base II System File Fee	FSC 47N	FSC 47N	MFC VSAFLTMF	MPA for Memphis	\$0.0018	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 Base II Credit Voucher Fee - Debit	FSC 47O	FSC 47O	MFC 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 Acquirere Credit Voucher Data Processing Return Debit
Visa Base II Credit Voucher Fee - Credit	FSC 47P	FSC 47P	MFC 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.

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Visa®	North FACS	FDS North	Omaha	Memphis	Rate	Fee Definition
Visa Base II Credit Voucher Fee - Debit (Non-U.S. Issued)	FSC 480	FSC 480	N/A	MPA for Memphis	\$0.0355	Effective April 13, 2019, Visa will charge a fee on all credit voucher transactions for Non-U.S. debit and prepaid transactions.
Visa Base II Credit Voucher Fee - Credit (Non-U.S. Issued)	FSC 48P	FSC 48P	N/A	MPA for Memphis	\$0.0395	Effective April 13, 2019, Visa will charge a fee on all credit voucher transactions for Non-U.S. credit transactions.
Visa Base II Credit Voucher Fee - Credit & Debit (Non-U.S. Issued)	N/A	N/A	VSAIDPRC/VS AIDPRD	N/A	\$0.0200	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.
Fixed Acquirer Network Fee (FANF)	FSC NF1 AND NF2	FSC NF1 and NF2	MBF/PCF	MPA for Memphis	Varies	Fixed Acquirer Network Fee (FANF) for Visa transactions is a monthly fixed fee which may vary each month. The charge is determined by variables outlined below A. For Card Present Transaction Processing (excluding fast food and merchant aggregators), please refer to Tables 1A and 1B: The applicable monthly fee will be calculated based on the number of active processing merchant locations (per individual card acceptor ID) and your Merchant Category Code (MCC), per taxpayer id, per month. B. For Card Not Present Transaction Processing (including merchant aggregators and all fast food Visa sales), please refer to Table 2: The applicable monthly fee will be determined based on monthly gross Visa sales volume per taxpayer ID, per month.
Visa Staged Digital Wallet Fee	24H	24H	MFC VSADGWL	N/A	\$0.10	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 ROL Fee	N/A	N/A	N/A	N/A	\$0.0002	Visa passes these fees to FiServ as a processor. The fees are for Resolve on Line, the Visa Chargeback System FiServ uses to present back to Visa. The charges are at BIN level. ROL is also the tool used to process and settle Chargeback disputes which is shared by many ISO's at the BIN level. FiServ is allocating the expense based on the number of transactions on the shared BIN. There is no FSC tied to this fee. It is up to the Partner to determine where best to allocate, additionally there are no plans to create a FSC for this fee.
Visa Access Fee	241	198	N/A	N/A	\$0.0011	This fee encompasses many different charges by Visa (Visa North BIN Level Fee Allocation) including chargeback related fees (i.e., reversals, arbitration, compliance filing and reporting fees), authorization reversals, authorization fees, fraud reporting, settlement data file and other miscellaneous reporting fees.
Visa BIN/ICA Fee				CSTVSABI-Shared Systems	\$0.0010 per item	BIN Fees from Visa charged to FiServ, 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.

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Mastercard®	North FACS	FDS North	Omaha	Memphis	Rate	Fee Definition
Mastercard Acquirer Brand Volume (Assessment Fee)	FSC 273	FSC 242	MBF/PCF	Included in IC	0.13%	Mastercard Assessment Fee is assessed to all Mastercard sale transactions. Mastercard increased the rate for transactions < \$1,000 0.01%. Omaha knows this as Mastercard Dues and Assessments.
Mastercard Acquirer Brand Volume for transactions => \$1000 USD (Assessment Fee)	FSC 237	FSC 26C	MBF/PCF	Included in IC	0.14%	Mastercard Acquirer Brand Volume Fee is assessed to all Mastercard Consumer Credit and Commercial sale transactions greater than or equal to \$1000 USD. Omaha knows this as Mastercard Dues and Assessments.
Mastercard US Cross Border USD	FSC 605	FSC 605	MBF/PCF	Included in IC	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.
Mastercard US Cross Border non-USD	FSC 606	FSC 606	See Definition	Included in IC	1.00%	Mastercard Cross Border non-USD Fee will apply to any transaction in which the Client's country of domicile differs from the country where the card was issued and the transaction was not settled in USD. Mastercard increased the rate 0.20%. Omaha combines both USD and NON USD; it is not broken out separately.
Mastercard Network Access Brand Usage (NABU)	FSC 60M, 0B4	FSC 60M, 0B4	MBF/PCF	Included in IC	\$0.0195	Mastercard Network Access Brand Usage Fee will be assessed on each authorization record, Collection Only and Return/Credit settled transactions from US merchants for US cardholders.
Mastercard Account Status Inquiry Service Fee – Intra-regional	FSC 11G	FSC 11G	N/A	N/A	\$0.030	Mastercard Account Status Inquiry Service Fee - Interregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region.
Mastercard Account Status Inquiry Service Fee – Intra-regional	FSC 11H	FSC 11H	MFC Grid MSTASFE	N/A	\$0.025	Mastercard Account Status Inquiry Service Fee - Intraregional 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 Kilobyte Fee	FSC 448	FSC 03Z	MBF / PCF OR MFC MSTKILOB	Included in IC	\$0.0035	Mastercard Kilobyte Fee is a file transmission service charged per byte of Clearing and Collection Only data (if applicable).
Mastercard Global Acquirer Support Fee	Included in IC	Included in IC	MBF/PCF	Included in IC	0.85%	Mastercard assesses this fee to sale transactions that are acquired in the U.S. region and that are initiated with cards that are issued outside the U.S. region (fee is included with the interchange rate charged to Non U.S. Issued cards). Omaha knows this as the Acquirer Per Item Support Fee.
Mastercard AVS Card Present	FSC 0FB	FSC 0FB	MFC MSTAVSCP	on MPA	\$0.01	Mastercard AVS Acquirer Access fee is assessed per card present authorization request with AVS (Address Verification Service). Mastercard will increase the fee \$0.0050 effective August 2, 2015. Omaha knows this as Mastercard ICA AVS CP. Memphis knows this as the Mastercard AVS Acquirer Fee.
Mastercard AVS Card Not Present	FSC 10Z	FSC 10Z	MFC MSTAVSCN	on MPA	\$0.01	Mastercard AVS Acquirer Access fee is assessed per card not present authorization request with AVS (Address Verification Service). Mastercard will increase the fee \$0.0025 effective August 2, 2015. Omaha knows this as Mastercard ICA AVS CNP. Memphis knows this as the Mastercard AVS CNP Acquirer Fee
Mastercard TPP/License Fee	FSC 818	FSC 818	MBF/PCF	on MPA	Varies	Mastercard License Fee is assessed based on an Acquirer's prior calendar year signature debit and signature credit volume total. Variable by Acquirer. Citi = 0.010%, SunTrust = 0.0069%, Wells = 0.0062%, Huntington = 0.0135%, Sovereign = 0.0053%, Deutsche = 0.0123%. Omaha knows this as Acquirer License Fee/TPP and only charges 0.0061%.
Mastercard CVC2 Fee	FSC 11M	FSC 11M	PCF/MBF OR MFC MSTCVC2	on MPA	\$0.0025	Mastercard CVC2 Fee is assessed for transactions acquired in the U.S. Region with the CVC2 (Three digit code on the back of the Mastercard issued card) included in the transaction for authorization and where the CVC2 response value equals 'M' (Match) or 'N' (Invalid/did not match). The fee will not be applied to Account Status Inquiry (ASI) requests.
Mastercard Digital Enablement Fee	FSC 24E	FSC 24E	MFC MSTDIGEN	on MPA	0.01%	Mastercard will assess a Digital Enablement Fee for all consumer credit, commercial and signature debit for select card not present transactions. The fee will apply based on the presence of the data element 22 subfield 5 values of 1,2,3,4,5,&9.
Mastercard Global Wholesale Travel B2B Fee	FSC 22W	FSC 22W	MFC MSTB2BUS MFC MSTBRRBT for NABU Rebate	Included in IC	1.57%	Mastercard Global Wholesale Travel B2B fee is assessed on all qualifying B2B transactions. The new rate amount will vary by region of acceptance. For U.S. Region, the single fee will be billed in the amount of 1.57%. Transactions that qualify for the new program will be excluded from being billed the Mastercard Network Brand Usage Fee (0B4/60M), Global Acquirer Program Support Fee and Acquirer Domestic and Cross Border Assessment Fees. For Omaha if the merchant is charged this Whole fee, they would also need to have this added to give a rebate of the NABU MFC MSTBRRBT for 0.0195 per item.
Mastercard SecureCode Transaction Fee - Quantity Based	FSC 03E	FSC 03E	MFC MSTSECUR	on MPA	0.05- The Fee increase will not occur until January 2020	Effective April 1, 2016, a "SecureCode Transaction Fee" was introduced 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 SecureCode Transaction Fee - Amount Based	FSC 48Q	FSC 48Q	MFC MST3DSAA	on MPA	0.01%	Effective with the October 2019 release, a "SecureCode Transaction Fee - Amount Based" will be introduced for Verification Requests for Mastercard 3-D Secure Version 2 transactions.
Mastercard Processing Integrity Fee - Pre Authorization	FSC 03H	FSC 03H	MSTPIPRE	MH	\$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	MI	\$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	MJ	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.

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Mastercard®	North FACS	FDS North	Omaha	Memphis	Rate	Fee Definition
Mastercard Processing Integrity Fee - Final Authorization Minimum	FSC 03K	FSC 03K	MSTPIFAI	MK	\$0.04	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 Location Fee	FSC 24I	FSC 24I	MSTLCTNF	M7	\$1.25	This is an assessment fee that will be billed monthly and is imposed by Mastercard for each business location that accepts at least one Mastercard transaction during the calendar month with at least \$200.00 of monthly gross Mastercard volume. The fee will be excluded for merchants set up with MCC's 8393 and 8661. Merchants with the same physical address and tax ID will be considered one merchant location.
MC Access Fee	FSC 197	FSC 197	N/A	N/A	\$0.003	Fee charged for each Mastercard sales transactions. This fee encompasses many different charges by Mastercard (MC North ICA Level Fee Allocation) including chargeback related fees (i.e., reversals, arbitration, compliance filing and reporting fees), authorization reversals, authorization fees, file and other miscellaneous reporting fees.
MC Processing Integrity Invalid Acquirer ICA Fee	NA	NA	MFC MSTPIICA	NA	\$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.
MC Processing Integrity Message Format Fee	NA	NA	MFC MSTPIFMT	NA	\$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).
MasterCard Processing Integrity Image Fee			MFC MSTIMGFE		\$0.012 per item	
MC Freight Program Fee	FSC 24W	FSC 24W	MFC MSTFFMES	Included in IC	0.50%	Effective with the Spring 2019 release, 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
Excessive Authorization Fee	FSC 03T	FSC 03T	MFC MSTEEAUS		\$0.10	Effective with the Fall 2019 release, this fee will apply after 20 previously declined authorization attempts in the U.S. region on the same account number within a 24 hour period are received.
Nominal Amount Authorization Fee	FSC 03U	FSC 03U	MFC MSTNAAUS (To be implemented in January 2020.)		\$0.045	Effective with the Fall 2019 release, this fee applies to any nominal amount authorization with a subsequent reversal on card not present transactions under \$1.00.
Interchange Compliance Downgrade Fee	FSC 24X	FSC 24X	MFC MSTDNGRD	N/A	\$0.15	Effective July 2019, this fee will be assessed on reclassified transactions. For Omaha This fee is effective October 2019
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.
AVS Acquirer Access (ICA AVS) Fee			MFC MSTICAVS		\$0.005 FOR CP & CNP-FTC ONLY	
MasterCard BIN/ICA Fee			CSTMSTBI Shared Systems Only		\$0.0078 per item	BIN Fees from MasterCard charged to FIServ, 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.

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Discover®	North FACS	North	Omaha	Memphis	Rate	Fee Definition
Discover Assessments	FSC 234	FSC 6AC	MBF/PCF	Included in IC	0.13%	Discover Assessment Fee is assessed to all Discover sale transactions.
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 Network Authorization Fee	FSC 0BC	FSC 0BC	MBF/PCF or MFC DSCAUTH	Included in IC	\$0.0025	Discover Network Fee is assessed for all authorizations sent to Discover.
The Discover Acquirer Fee	N/A	N/A	N/A	N/A	\$0.0049	Allocation includes the Acquirer International Service Fee, Acquirer International Processing Fee, and Dispute Fees (e.g. Represent Fee, Retrieval Fulfillment Fee, and Inquiry Ticket Retrieval Request Non-Response Fee). There is no FSC tied to this fee. It is up to the Partner to determine where best to allocate, additionally there are no plans to create a FSC for this fee.
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

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American Express Opt Blue ®	North FACS	North	Omaha	Memphis	Rate	Fee Definition
American Express Network Fee			MFC AMXNTWRK		0.15% OF THE FEE AMOUNT OF EACH CHARGE-	EXCLUDES CREDITS, SUBMITTED UNDER THE FOLLOWING PROGRAMS: B2B/WHOLESALE, HEALTHCARE, MAIL ORDER & INTERNET, RESTAURANT, RETAIL, SERVICE & PROFESSIONAL SERVICES, T&E, PREPAID, BAR & CATERING, LODGING, OTHER