

**Visa® Fixed Acquirer Network Fee (FANF)  
Effective April 1, 2018**

Table 1 - Customer Present<sup>1, 8, 10</sup>

Tier	# of Locations (Per Taxpayer ID)	Price per Location <sup>4</sup> per Month	
		1a: High-Volume MCCs <sup>2</sup>	1b: All Other MCCs <sup>3</sup>
1	1		
2	2	\$2.90	\$2.00
3	3		
4	4		
5	5	\$4.00	\$2.90
6	6 - 10		
7	11 - 20		
8	21 - 50	\$5.00	\$4.00
9	51 - 100	\$8.00	\$6.00
10	101 - 150	\$12.00	\$8.00
11	151 - 200	\$18.00	\$10.00
12	201 - 250	\$25.00	\$14.00
13	251 - 500	\$35.00	\$24.00
14	501 - 1,000	\$45.00	\$32.00
15	1,001 - 1,500	\$55.00	\$40.00
16	1,501 - 2,000	\$65.00	\$50.00
17	2,001 - 4,000	\$75.00	\$60.00
18	> 4,000	\$85.00 <sup>6</sup>	\$65.00 <sup>6</sup>
19 <sup>11</sup>	Monthly Gross Visa Sales Volume < \$200 (any number of locations)	\$0.00	\$0.00
20 <sup>11</sup>	Monthly Gross Visa Sales Volume ≥ \$200 and < \$1,250 (any number of locations)	0.15% of monthly gross sales volume	0.15% of monthly gross sales volume

<sup>2</sup>High-Volume MCCs: Applies to merchants for which ≥ 50% of monthly Customer Present Sales Volume is associated with High-Volume MCCs

MCC	MCC Description	MCC	MCC Description
3000-3299, 4511	Airlines	5532	Automotive Tire Stores
3300-3499, 7512	Auto Rental	5541	Service Stations
3500-3999, 7011	Lodging	5542	Automated Fuel Dispensers
4411	Steamship / Cruise Lines	5651	Family Clothing Stores
4829	Wire Transfer Money Order	5655	Sports / Riding Apparel Stores
5200	Home Supply Warehouse Stores	5712	Furniture / Equipment Stores
5300	Wholesale Clubs	5732	Electronic Stores
5309	Duty Free Stores	5912	Drugstores and Pharmacies
5310	Discount Stores	5943	Stationery Stores
5311	Department Stores	7012	Theshares
5411	Grocery Stores and Supermarkets	7332	Motion Picture Theaters
5511	Car and Truck Dealers - New & Used		

(VF1) VS FANF

Table 2<sup>7, 8, 10</sup> - Customer Not Present<sup>1</sup>, Unattended Terminals<sup>9</sup> and Fast Food Restaurants<sup>5</sup>

Tier	Monthly Gross Visa Sales Volume	Fee per Taxpayer ID per Month
1 <sup>11</sup>	< \$200.00	\$0.00
2 <sup>11</sup>	\$200.00 - \$1,249.99	0.15% of 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	≥ \$400,000,000	\$70,000.00

<sup>5</sup>Fast Food Restaurants and Vending Machines (MCC 5814): Applies to merchants with ≥ 50% of Customer Present Sales Volume associated with MCC 5814.

<sup>1</sup>Customer Not Present volume includes transactions originating with an ECI/MOTO indicator of 1-9, and Customer Present volume includes transactions NOT originating with an ECI/MOTO indicator of 1-9.

<sup>6</sup>Cap of 4,001 maximum billable locations

<sup>7</sup>Table 2 fees are allocated and billed to each individual outlet or merchant account number based on a weighted average of the Customer Not Present volume each outlet represents within the taxpayer ID.

<sup>3</sup>All Other MCCs: Applies to merchants where < 50% of Monthly Customer Present Sales Volume is associated with High Volume MCCs

<sup>4</sup>Locations: The number of locations associated with each Taxpayer ID as of the last day of the month in question. A location is an individual outlet or merchant account number as referenced in our agreement with you for merchant services. The fee will be charged for each location that processes at least one Visa purchase transaction during the month.

<sup>8</sup>Service fees processed as a separate transaction (both Customer Present and Customer Not Present volume) by Visa Government and Education Payment Program providers are subject to Table 2 fees only.

<sup>9</sup>Transactions at Unattended Terminals in all MCCs, except for Automated Fuel Dispensers (MCC 5542), are subject to Table 2 fees only if all of the Customer Present volume at the location is from Unattended Terminals. Unattended terminal transactions must have a Base II Acceptance Terminal Indicator of 3 or SMS Terminal Type of 3.

<sup>10</sup>Excludes Visa Straight Through Processing transactions identified with a Market-Specific Data Indicator of "J" on the purchase transaction.

<sup>11</sup>All of the Visa volume under the Taxpayer ID must be with one acquirer to be eligible for this tier.