

Visa FANF Fee

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FANF is a Visa variable fee based on several factors, including how you run your business, processing method, sales volume, Merchant Category Code (MCC), and the number of locations. When reconciling your statement, keep in mind that Visa FANF is billed in the month after it is incurred.

Card Present FANF Rates

For card-present businesses, the amount assessed for FANF is determined primarily by the number of locations a business has. If you take card-present swiped payments, the FANF assessed will depend on the number of locations you have and if your MCC is designated as high volume. FANF applies to each location, and the more locations you have, the more FANF goes up. See the FANF High Volume MCCs table below for a list of MCCs considered high volume by Visa.

Note: If you have monthly gross sales volume for all your locations under \$199.99, FANF is not assessed for that month. Suppose all your locations have a monthly gross sales volume between \$200 – \$1,249.99. In that case, FANF is 0.15% of the gross total sales volume instead of a fixed dollar amount from the table below.

Number of Locations	FANF per Location	High Volume FANF per Location
1-3	\$2.00	<i>\$2.90</i>
4-10	\$2.90	<i>\$4.00</i>
11-50	\$4.00	<i>\$5.00</i>
51-100	\$6.00	<i>\$8.00</i>
101-150	\$8.00	<i>\$12.00</i>
151-200	\$10.00	<i>\$18.00</i>
201-250	\$14.00	<i>\$25.00</i>
251-500	\$24.00	<i>\$35.00</i>
501-1,000	\$32.00	<i>\$45.00</i>
1,001-1,500	\$40.00	<i>\$55.00</i>
1,501-2,000	\$50.00	<i>\$65.00</i>
2,001-4,000	\$60.00	<i>\$75.00</i>
4,001 or more	\$65.00	<i>\$85.00</i>

Card-Not-Present FANF Rates

For card-not-present (hand-keyed or online/e-commerce), the FANF assessed is determined by your monthly volume, as shown below.

Monthly Volume	Monthly Fee
\$0 - \$199	\$0
\$200 - \$1,249	0.15% of total monthly gross sales volume
\$1,250 – \$3,999	\$7.00
\$4,000 – \$7,999	\$9.00
\$8,000 – \$39,999	\$15.00
\$40,000 – \$199,999	\$45.00
\$200,000 – \$799,999	\$160.00
\$800,000 – \$1,999,999	\$450.00

Monthly Volume	Monthly Fee
\$2,000,000 – \$3,999,999	\$1,000.00
\$4,000,000 – \$7,999,999	\$2,000.00
\$8,000,000 – \$19,999,999	\$4,000.00
\$20,000,000 – \$39,999,999	\$8,000.00
\$40,000,000 – \$79,999,999	\$16,000.00
\$80,000,000 – \$399,999,999	\$45,000.00
\$400,000,000 or more	\$70,000.00

Take both card-present and card-not-present transactions?

For businesses that have both card-present and card-not-present transactions, both types of FANF apply. The card-not-present fees will still be assessed by volume, but only the card-not-present transactions will be used to determine that volume. While card-present transactions will be assessed by the number of locations/high volume MCC.

For example:

- You have one location that is not a high-volume MC.
- Your gross monthly total sales volume for that location is \$100,000.
- \$10,000 of that total monthly volume is card-not-present transactions.

You will be assessed the card-not-present FANF rate for \$10,000 of volume. You will also be assessed the card-present per location FANF fee for your one location.

For your card-not-present volume, you could anticipate a \$15 FANF fee for that month. You could anticipate a \$2.00 FANF fee for the single location for your card-present volume. Your total FANF fee on your statement would be \$17.00 for processing this month.

Visa FANF High Volume MCC List

MCC	Description
3000-3299, 4511	Airlines
3300-3499, 7512	Auto Rentals
3500-3999, 7011	Lodging
4411	Steamship / Cruise Lines
4829	Wire Transfer Money Order
5200	Home Supply Warehouse Stores
5300	Wholesale Clubs
5309	Duty-Free Stores
5310	Discount Stores
5311	Department Stores
5411	Grocery Stores and Supermarkets
5511	Car and Truck Dealers / New / Used
5532	Automotive Tire Stores
5541	Service Stations (With or Without Ancillary Services)
5542	Automated Fuel Dispensers
5651	Family Clothing Stores
5655	Sports / Riding Apparel Stores
5712	Furniture Stores

MCC	Description
5732	Electronic Stores
5912	Drugstores / Pharmacies
5943	Stationery Stores
7012	Timeshares
7832	Movie Theaters
