

# Statement Fee Descriptions

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The Fees section of a [Statement](#) lists items assessed by category. This section in combination with the Payment Type Summary demonstrates the total amount deducted for a specified billing period. See the tables below for descriptions and definitions of card brand fees:

## American Express Fees

Fee Description	Definition
AM - Inbound Fee	Applies to non-US American Express issued card sales amount.
AM- Non-Swiped Tr	Applies to sales amount when a card number is key-entered, card-not-present, and e-commerce volume.
Amex - Network / Sponsorship	Applies to American Express sales amount and includes: 1. Amex Network Fee of 0.15% 2. Acquiring Sponsorship of 0.15%

## Discover Fees

Fee Description	Definition
DS Assessment / Sponsorship	Applies to Discover (DS) sales amount and includes: 1. DS Assessment of 0.13% 2. Acquiring Sponsorship of 0.02%
DS Data Transmission Fee	Applies to Discover settled sales items.
DS Data Usage / Auth Request Fee	Applies to Discover authorization requests to the Discover Network and includes: 1. Data Usage of \$0.0195 2. Authorization requests of \$0.0025

## Visa Fees

Fee Description	Definition
VS - NAPF Debit	Applies to Visa authorization requests that are card type of consumer debit or prepaid.
VS - NAPF Credit	Applies to Visa authorization requests that neither consumer debit or prepaid.
VS - IAF	Applies to non-US issued card sales amount and is known as the International Acquiring Fee.
VS - ISA	Applies to non-US issued card sales amount and is known as the International Service Assessment.
VS - ISA multicurrency	Applies to non-US issued card sales amount and the sales amount is settled in a target currency other than USD.
VS - VSCRVCHRFEECR	Applies to all credit or refund items that are not processed with a consumer debit or prepaid cards.
VS - VSCRVCHRFEEDB	Applies to all credit or refund items that are processed with consumer debit or prepaid cards.
VS - Verification Requests	Applies to all Visa US issued card verification requests, also known as zero dollar inquiries.
VS - Base II Fee	Applies to all Visa settled transactions.
VS - Misuse of Auth Fee	Applies to Visa approved or partially approved authorizations that can not be matched to a settled transaction within 10 days.
VS - Zero Floor Limit Fee	Applies to Visa settled transactions that cannot be matched to a previously approved authorization.
VS - FANF	<a href="#">See Visa Schedule(s).</a>
VS - Assessment/Sponsorship DB	Applies to Visa sales amount processed on consumer debit or prepaid cards and includes: 1. Visa Assessment of 0.13%

Fee Description	Definition
VS - Assessment/Sponsorship CR	Applies to Visa sales amount processed on non-consumer debit or prepaid cards and includes: 1. Visa Assessment of 0.14% 2. Acquiring Sponsorship of 0.02%
VS - TIF Assessment	Applies to all Visa settled items when card-not-present interchange requirements were not met.

### MasterCard Fees

Fee Description	Definition
MC - Assessment/Sponsorship	Applies to MasterCard sales amount processed and includes: 1. Visa Assessment of 0.13% 2. Acquiring Sponsorship of 0.02%
MC - Large Ticket Assessment	Applies to MasterCard sales amount where an individual transaction is equal to or greater than \$1,000.00 USD.
MC - Digital Enablement Fee	Applies to all MasterCard card-not-present sales amount processed.
MC - Acquirer License Fee	Applies to all MasterCard sales amount processed.
MC - NABU Fee	Applies to MasterCard authorization requests.
MC - NABU Returns	Applies to all MasterCard credit or refund items.
MC - Kilobyte Settlement Fee	Applies to all MasterCard settled transactions.
MC - CRBDR - Domestic	Applies to MasterCard non-US issued card sales amount is settled in USD.
MC - CRBDR - Multicurrency	Applies to MasterCard non-US issued card sales amount which is settled in a target currency other than USD.
MC - ACQ Program Support	Applies to MasterCard non-US issued card sales amount processed.

MC Description	Definition
MC - Account Status Inquiry	Applies to all MasterCard US issued card verification requests, also known as zero dollar inquiries.
MC - Account Status Inquiry Foreign	Applies to all MasterCard non-US issued card verification requests, also known as zero dollar inquiries.
MC - Processing Integrity Fee (PIF)	A MasterCard Processing Integrity Fee (PIF) is an “assessment fee” to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding authorizations are reversed.
MC - PIF Pre-Auth	A MasterCard Processing Integrity Fee (PIF) is an “assessment fee” to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding pre-authorizations are reversed.
MC - PIF Undefined Authorization	A MasterCard Processing Integrity Fee (PIF) is an “assessment fee” to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding undefined-authorizations are reversed.
MC - PIF Final Auth	A MasterCard Processing Integrity Fee (PIF) is an “assessment fee” to encourage businesses to adhere to correct authorization standards for transactions and require that outstanding final-authorizations are reversed.
MC - PIF Detail Reporting	Applies to all MasterCard Processing Integrity Fee (PIF) items.
MC - CVC2 Fee	Applies to all MasterCard authorization requests with a <a href="#">Card Verification Value</a> .
MC - Merchant Location Fee	Applies to MasterCard transactions within a billing month, where a merchant processed greater than \$200 in sales volume.

MC Description	Code Fee	Applies to all MasterCard 3D Secure Code authorization requests.