



STATE OF NEVADA  
OFFICE OF THE STATE TREASURER

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**CREDIT CARD ASSESSMENT FEES**

Visa, MasterCard, Discover and American Express charge assessment fees on nearly every transaction involving any credit card branded by them. Like interchange fees, assessment fees are exactly the same for all credit card processors ***and no processor or vendor has control over the amount paid to the card brands.***

The assessment fee for each card brand is listed below, along with the details regarding when the fee applies. Assessment fees are changed periodically by the card brands and this list is updated as changes are announced.

**Visa**

- **.13% - Visa Assessment Fee - Credit**  
The assessment applies to gross Visa credit card transaction volume.
- **.13% - Visa Assessment Fee – Debit**  
The assessment applies to gross Visa debit card transaction volume.
- **.80% - International Service Assessment Fee**  
The International Service Assessment Fee applies to transactions paid for with a card issued outside of the U.S.
- **\$.0195 – Acquirer Processing Fee (APF) - Credit**  
The Acquirer Processing Fee applies to all U.S. based credit card authorizations acquired in the U.S. regardless of where the issuer/cardholder is located. If your business is based in the U.S., the acquirer processing fee will apply to all Visa credit card authorizations.
- **\$.0155 - Acquirer Processing Fee (APF) – Debit/PP**  
On April 1, 2012, Visa began charging a separate lower APF of \$.0155 for transactions involving a debit card.
- **\$.025 - Zero Dollar Verification Fee (with and without AVS verification)**  
The 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 AVS), 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. The fee applies when a merchant wishes to verify a cardholder's information without actually authorizing an amount on their card.
- **\$.09 - Misuse of Authorization Fee**  
The Misuse of Authorization Fee applies to Visa authorizations that are not followed by a matching clearing transaction (or in the case of a cancelled or timed out authorization, not properly reversed).

- ***\$0.20 - Zero Floor Limit Fee***  
 Visa's Zero Floor Limit applies to cleared transactions that can't be matched to a previously approved or partially-approved authorization. In short, it applies to settlement transactions submitted without a proper authorization.
- ***\$0.10 - Transaction Integrity Fee (TIF)***  
 On April 13, 2012, Visa began charging a Transaction Integrity Fee (TIF) of \$0.10 on transactions involving Visa debit and prepaid cards that do not meet CPS requirements.
- ***Variable - Fixed Acquirer Network Fee (FANF)***  
 Effective April 1, 2012, the FANF is a monthly fee that varies based on processing method, number of locations and gross sales volume. This is the most substantial assessment fee by a large margin because it is based on all of the State's locations and volume as a whole. This fee fluctuates due to volume, but the average is currently \$55 to \$70 per merchant account location and appears on statements as 'VISA NETWORK FEE.'
- ***\$0.01 - Partial Authorization NP Fee***  
 This fee is for automated Fuel Dispenser transactions when the authorization is partial or missing.

## **MasterCard**

- ***.1275% - Assessment*** (Transactions less than \$1,000)  
 This assessment applies to gross MasterCard transaction volume.
- ***0.02% - Acquirer Brand Volume Fee*** (Transactions greater than \$1,000)  
 This assessment does not apply to signature debit transactions regardless of size.
- ***0.01% – Digital Enablement Fee*** (0.01% of the dollar volume amount of transaction)  
 Effective January 5, 2015, the Digital Enablement Fee, which protects users from fraud, is assessed on accounts for MasterCard consumer credit, commercial and signature debit 'Card Not Present' sales. Fees are noted in the "fee" section of the statement. Card Present transactions will not be affected.
- ***.60% - Cross Border Assessment Fee*** (Domestic)  
 The domestic Cross-Border Assessment Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S. and settled in USD (U.S. dollars)
- ***1% - Cross Border Assessment Fee*** (non USD)  
 The Cross-Border Assessment Fee - non USD applies to non U.S. acquired transactions paid for with a card issued and settled outside of the U.S.
- ***\$0.0195 - Network Access Auth Fee (NABU)***  
 This fee applies to authorization transactions from US cardholders.
- ***\$0.0195 – Network Access Settlement Fee*** MasterCard's fee is charged on each authorization transaction submitted to MasterCard's network for settlement.
- ***\$0.025 - Account Status Inquiry Fee - Intraregional***  
 The Account Status Inquiry Fee is charged for transactions where a merchant authorizes an amount on a cardholder's account and validates aspects of his/her account. Account status inquiry transactions may include requests for address verification service (AVS), card validation code (CVC2), or both where the merchant and cardholder are in the same region.

- **\$0.03 - Account Status Inquiry Fee - Interregional**  
The Account Status Inquiry Fee is charged for transactions where a merchant authorizes an amount on a cardholder's account and validates aspects of her account. Account status inquiry transactions may include requests for address verification service (AVS), card validation code (CVC2), or both where the merchant and cardholder are NOT in the same region.
- **\$0.045 - Processing Integrity Fee (Card-Present, Card-Not-Present, No reversal)**  
The Processing Integrity Fee will apply in the following instances:
  - *Card-present*: Transactions are not settled, cleared, or reversed within 24 hours of the original authorization transaction/request
  - *Card-not-present*: Transactions are not settled, cleared, or reversed within 72 hours of the original authorization transaction/request
  - *No reversal*: An authorization transaction cannot be matched to a corresponding settlement record after a period of 120 days
  - *Exempt merchants*: Travel and entertainment merchants classified as MCC 3351-3441, 3501-3999, 4411, 7011 and 7512 are exempt from the Processing Integrity Fee

## **Discover**

- **0.13% - Assessment**  
This assessment applies to gross Discover card transaction volume.  
**Update:** On April 13, 2012, Discover's assessment increased from 0.10% to 0.105%.
- **\$0.0195 - Data Usage Fee**  
The Data Usage Fee applies to all U.S.-based authorization transactions.
- **.80% - International Service Fee**  
The International Service Fee applies under the same circumstances as the International Processing Fee noted above.

## **American Express**

- **0.15% - AMEX Assessment Fee**  
This fee applies to all AMEX sale transactions.
- **0.75% - AMEX Non-Compliance Fee**  
This fee applies to authorizations not obtained at point of sale or when a non-compliant POS device is used.