



Fixed Acquirer Network Fee (FANF) Billing Tables for Visa Transactions

The Visa Fixed Acquirer Network Fee (FANF) is assessed to all merchants on a Taxpayer ID basis. The rate assessed to each Taxpayer ID will be determined based on the below criteria. These rates are outlined in the following tables. If a business accepts cards in both card-present and card-not-present methods, the FANF may apply to each method.

| Table 1: Card Present All Other MCC Merchants (excludes Fast Food MCC 5814) | | | |
|--|---|--|---------------------------|
| The monthly Fixed Acquirer Network Fee Billing amount is determined by the number of merchant locations actively accepting Visa transactions per Taxpayer ID, per month. | | | |
| Tiers | No. of locations | Price per location, per merchant (per month) | |
| | | Table 1A* (High Volume MCCs) | Table 1B (All Other MCCs) |
| 1-3 | 1-3 | \$2.90 | \$2.00 |
| 4-6 | 4-10 | \$4.00 | \$2.90 |
| 7-8 | 11-50 | \$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 | \$65.00 |
| Maximum number of billable locations will be capped at 4,001 | | | |
| 19 | <\$200.00 gross sales volume (any # of locations) | \$0.00 | |
| 20 | \$200.00 - \$1,249.99 GSV (any # of locations) | 0.15% | |

| *Table 1A: High Volume MCC Merchants – Card Present | | | |
|---|---------------------------------|------|--------------------------------|
| MCC | MCC Descriptor | MCC | MCC Descriptor |
| 4411 | Steamship/Cruise Lines | 5541 | Service Stations |
| 4829 | Wire Transfer Money Order | 5542 | Automated Fuel Dispensers |
| 5200 | Home Supply Warehouse Stores | 5651 | Family Clothing Stores |
| 5300 | Wholesale Clubs | 5655 | Sports / Riding Apparel Stores |
| 5309 | Duty Free Stores | 5712 | Furniture / Equipment Stores |
| 5310 | Discount Stores | 5732 | Electronic Stores |
| 5311 | Department Stores | 5912 | Drugstores and Pharmacies |
| 5411 | Grocery Stores and Supermarkets | 5943 | Stationary Stores |
| 5511 | Car and Truck Dealers/New /Used | 7012 | Timeshares |
| 5532 | Automotive Tire Stores | 7832 | Motion Picture Theaters |
| | 3000-3299, 4511 | | Airlines |
| | 3300-3499, 7512 | | Auto Rental |
| | 3500-3999, 7011 | | Lodging |

| Table 2: Fast Food (MCC 5814), Card Not Present, Unattended Terminals | | |
|--|---|---------------|
| The Fixed Acquirer Network Fee Billing amount is based on Visa monthly gross sales | | |
| Tier | Monthly Card Not Present Gross Sales Volume | Fee per Month |
| 1 | < \$199.99 | \$0.00 |
| 2 | \$200 - \$1249.99 | 0.15% |
| 3 | \$1250 - \$3,999.99 | \$7.00 |
| 4 | \$4,000 - \$7,999 | \$9.00 |
| 5 | \$8,000 - \$39,999 | \$15.00 |
| 6 | \$40,000 - \$199,999 | \$45.00 |
| 7 | \$200,000 - \$799,999 | \$160.00 |
| 8 | \$800,000 - \$1,999,999 | \$450.00 |
| 9 | \$2,000,000 - \$3,999,999 | \$1,000.00 |
| 10 | \$4,000,000 - \$7,999,999 | \$2,000.00 |
| 11 | \$8,000,000 - \$19,999,999 | \$4,000.00 |
| 12 | \$20,000,000 - \$39,999,999 | \$8,000.00 |
| 13 | \$40,000,000 - \$79,999,999 | \$16,000.00 |
| 14 | \$80,000,000 - \$399,999,999 | \$45,000.00 |
| 15 | ≥ \$400,000,000 | \$75,000.00 |

This information is provided as a courtesy by Bankers' Bank of the West. These tables are subject to change at any time.