

VISA FIXED ACQUIRER NETWORK FEE

The Visa Fixed Acquirer Network Fee (FANF) is based on various factors; for merchants where the customer is present at the merchant's point of sale the FANF is based on how many locations the merchant has and the MCC (Merchant Category Code) of the merchant. If the merchant accepts transactions where the customer is not present at the merchant's point of sale, or if the merchant is a fast food restaurant, the Visa FANF is based on the merchant's aggregated volume.

Table 1a

If you are a high-volume MCC ([see below](#)) and the customer is present at the merchant's point of sale, then the table below shows the Visa FANF per location per month that will be assessed starting in April 2012.

High-Volume MCC Merchants (Customer Present)

Tier	Number of Locations	Price per Location per Month
1	1	\$2.90
2	2	
3	3	
4	4	\$4.00
5	5	
6	6 - 10	
7	11 - 20	\$5.00
8	21 - 50	
9	51 - 100	\$8.00
10	101 - 150	\$12.00
11	151 - 200	\$18.00
12	201 - 250	\$25.00
13	251 - 500	\$35.00
14	501 - 1,000	\$45.00
15	1,001 - 1,500	\$55.00
16	1,501 - 2,000	\$65.00
17	2,001 - 4,000	\$75.00
18	> 4,000	\$85.00 (cap of 4,001 maximum billable locations)

Table 1b

If the merchant is any other MCC where the customer is present at the merchant's point of sale, then the Visa FANF is defined in the table below.

All Other MCC Merchants (Customer Present)

Tier	Number of Locations	Price per Location per Month
1	1	\$2.00
2	2	
3	3	
4	4	\$2.90
5	5	
6	6 - 10	
7	11 - 20	\$4.00
8	21 - 50	
9	51 - 100	\$6.00
10	101 - 150	\$8.00
11	151 - 200	\$10.00
12	201 - 250	\$14.00
13	251 - 500	\$24.00

14	501 - 1,000	\$32.00
15	1,001 - 1,500	\$40.00
16	1,501- 2,000	\$50.00
17	2,001 - 4,000	\$60.00
18	> 4,000	\$65.00 (with cap of 4,001 maximum billable locations)

Table 2

If the merchant accepts cards where the customer is not present at the merchant's point of sale or the merchant is a fast food restaurant or aggregator, the Visa FANF is assessed based on monthly processing volume and the following table defines the Visa FANF that will be applied on a monthly basis.

Customer Not Present, Merchant Aggregators and Fast Food Restaurants Volume

Tier	Monthly Gross Sales Volume	Fee per Month
1	< \$50	\$2.00
2	\$50 - \$199	\$2.90
3	\$200 - \$999	\$5.00
4	\$1,000 - \$3,999	\$7.00
5	\$4,000 - \$7,999	\$9.00
6	\$8,000 - \$39,999	\$15.00
7	\$40,000 - \$199,999	\$45.00
8	\$200,000 - \$799,999	\$120.00
9	\$800,000 - \$1,999,999	\$350.00
10	\$2,000,000 - \$3,999,999	\$700.00
11	\$4,000,000 - \$7,999,999	\$1,500.00
12	\$8,000,000 - \$19,999,999	\$3,500.00
13	\$20,000,000 - \$39,999,999	\$7,000.00
14	\$40,000,000 - \$79,999,999	\$15,000.00
15	\$80,000,000 - \$399,999,999	\$30,000.00
16	≥ \$400,000,000	\$40,000.00

High-volume MCCs: For the purposes of the Fixed Acquirer Network Fee, merchants with ≥ 50% of monthly Customer Present Sales Volume in the following MCCs are defined as high-volume merchants:

MCC(s) Description

- 3000-3299, 4511 Airlines
- 3300-3499, 7512 Auto Rental
- 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 / Equipment Stores
- 5732 Electronic Stores

5912 Drugstores and Pharmacies
5943 Stationery Stores
7012 Timeshares
7832 Motion Picture Theatres