

**Date:** May 24, 2019  
**To:** All Settlement Clients  
**Subject:** New Excessive Authorization Attempt Fee  
**Product:** Mastercard, Debit Mastercard, and Maestro  
**Action:** Informational

### **New Excessive Authorization Attempt Fee**

Effective July 15, 2019, Mastercard is introducing a new fee for excessive authorization attempts. This fee will be assessed on credit and debit transactions based upon the following criteria:

- Excessive authorization attempts of a single card number, from the same merchant, within 24 hours
- A fee of \$0.10 will be assessed for each declined transaction after 20 previously declined attempts on the same account

This fee will appear as “Excessive Authorization Attempt Fee” on your monthly invoice from Heartland.

Please contact Heartland with any questions.