

Date: June 6, 2019
To: All Settlement Clients
Subject: New Excessive Authorization Fee Revised
Product: Mastercard, Debit Mastercard, and Maestro
Action: Informational

New Excessive Authorization Attempt Fee – Revised

Mastercard has postponed the effective date for the new Excessive Authorization Attempt fee. The new effective date is **October 14, 2019**. 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.