

**Date:** October 30, 2020  
**To:** All NWS Clients  
**Subject:** International Service Fee Billing Changes  
**Product:** Visa/Interlink and Maestro PIN Debit  
**Action:** Informational

### International Service Fee Billing Changes

Effective **December 1, 2020**, Heartland will begin passing through the following International Service Fees on all non-U.S. issued cards for Visa/Interlink and Maestro sale transactions. In the past Heartland absorbed these fees on your behalf. The PIN Debit Summary report, available in InfoCentral, will be updated to reflect these changes.

The current International Service Fees are as follows:

Fee Descriptor	Fee
Visa International Service Fee	1.00%
Maestro International Service Fee	0.60%

Please contact Heartland with any questions.

Heartland Payment Systems provides the compilations, summaries and other information contained within our Product Marketing Bulletins to serve as general guidelines. While we strive to make sure this information is accurate, we do not warrant the completeness, timeliness, or suitability of this information for your specific needs. In addition, the compilations, summaries and information contained within this document do not substitute for the Association Rules, which are part of your contract with Heartland Payment Systems.