



# Fee Changes for Merchants in High Brand Risk Categories

The Payment Card Networks are expanding existing High Brand Risk Merchant requirements globally, adding categories to the list of Merchants warranting additional oversight and making changes to the registration requirements for High Brand Risk Merchants.

High Brand Risk Merchants are those that are categorized by the PCNs as requiring additional due diligence and that operate in an industry or category that have high financial, reputational and/or legal risks. With this announcement, TD Merchant Solutions will be required to register affected Merchant accounts with the applicable PCNs and charge fees associated with these categories.

The following are the affected Merchant Category Codes (MCCs) and the associated fees, which are charged per Merchant Account (MID):

## Limited High-Risk Categories (MCC + services rendered)

The following are deemed high risk based on the services they provide; not all Merchants in the MCC are deemed high risk.

Code	Category	One-Time Up-Front High Brand Risk Registration Fee	Monthly High Brand Risk Fee
MCC 4816	Computer Network / Information Services (Card Absent Transaction)	\$1400	\$120
MCC 5816	Digital Goods Games (betting)	\$1400	\$120
MCC 5912	Drug Stores and Pharmacies (cannabis)	\$1400	\$120
MCC 6051	Non-Financial Institutions (Crypto currency)	\$1400	\$120
MCC 6211	Security Brokers / Dealers	\$1400	\$120
MCC 7994	Video Game Arcades / Establishments (betting)	\$1400	\$120

## Card Not Present (CNP) Transactions (MCC + CNP)

The following MCCs are deemed high risk when they process a card not present transaction (e.g., manually key entered, electronic commerce or similar).

Code	Category	One-Time Up-Front High Brand Risk Registration Fee	Monthly High Brand Risk Fee
MCC 5122	Drugs, Drug Proprietaries and Druggist Sundries	\$1400	\$120
MCC 5912	Drug Stores and Pharmacies	\$1400	\$120
MCC 5962	Direct Marketing Travel Related Arrangement Services	\$1400	\$120
MCC 5966	Direct Marketing Outbound Telemarketing Merchant	\$1400	\$120

<b>Code</b>	<b>Category</b>	<b>One-Time Up-Front High Brand Risk Registration Fee</b>	<b>Monthly High Brand Risk Fee</b>
MCC 5967	Direct Marketing Inbound Teleservices Merchant	\$1400	\$120
MCC 5968	Direct Marketing – Continuity / Subscription Merchant	\$1400	\$120
MCC 5993	Cigar Stores and Stands	\$1400	\$120
MCC 7273	Dating Services	\$1400	\$120
MCC 7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off Track Betting, and Wagers at Racetracks	\$1400	\$120
MCC 7841	Video Entertainment Rental Stores	\$1400	\$120
MCC 9406	Government Owned Lottery	\$1400	\$120

### **Cross Border Card Not Present Transactions (MCC + Cross Border CNP)**

The following MCCs are deemed high risk when they process a card not present transaction (e.g., manually key entered, electronic commerce or similar) to a customer who is not located in Canada.

<b>Code</b>	<b>Category</b>	<b>One-Time Up-Front High Brand Risk Registration Fee</b>	<b>Monthly High Brand Risk Fee</b>
MCC 5122	Drugs, Drug Proprietaries and Druggist Sundries	\$1400	\$120
MCC 5912	Drug Stores and Pharmacies	\$1400	\$120
MCC 5993	Cigar Stores and Stands	\$1400	\$120