Excessive Transaction Attempts, PCN Compliance Integrity Fees and Advice Decline Fees

Mastercard and Visa (Payment Card Networks or PCNs) have implemented rules and fees for certain types of transactions involving multiple unsuccessful transaction attempts (declines) and the resubmission of unsuccessful transactions. Please refer to this page to understand the criteria, corresponding amount of the fee and how to avoid being assessed for these PCN fees.

Visa

Fee Name	Rate Per Transaction ($)	Fee Description
Visa Domestic Compliance Integrity Fee	0.15	Per 20 or more failed transaction attempts (declines) processed using the same Visa card (domestic or foreign) within a 30-day period OR per decline where an issuer previously responded with a decline code that indicates the transactions would never be approved. For Visa Debit, a fee will appear in the **Total Visa Credit Transactions Fees** section of your monthly Account statement.
Visa Foreign Compliance Integrity Fee	0.23	

Mastercard

Fee Name	Rate Per Transaction ($)	Fee Description
Mastercard Compliance Integrity Fee	0.74	Per processing of 10 unsuccessful attempts on the same card within a 24-hour period. The fee will appear in the **Total Mastercard Transactions Fees** section of the monthly statement.
Mastercard Card-Not-Present (CNP) Advice Decline Fee (in effect until January 31, 2026)	0.05	For every re-submission of a decline advice code on the same Mastercard in the past 30 days.
Mastercard Card-Not-Present (CNP) Advice Decline Fee (effective February 1, 2026)	0.78	
Mastercard CNP Decline Fee* Debit Mastercard CNP Decline Fee*	0.03	For every submission of a decline reason code for Mastercard **Card-Not-Present** transaction with certain reason codes (79–Lifecycle, 82–Policy, 83–Security and 51–Insufficient Funds).

FAQ – PCN Compliance Integrity Fees, Excessive Transaction Attempts and Advice Decline Fees

The following FAQs provide useful definitions for PCN Compliance Integrity Fees, Excessive Transaction Attempts (ETAs) and Advice Decline Fees as well as information on how to identify them, and tips to help prevent them from occurring on your Account. PCNs can assess these fees to any payment solution that is used to process transactions.

What are ETAs?

Commonly known as carding or account testing, ETAs are defined by PCNs as continued authorization attempts (using the same card number), the consequence of which is typically declined transactions. Examples of ETAs are 10 or more decline responses within a 24-hour period, or 20 or more decline responses within a 30-day period.

This is usually conducted by fraudulent entities. For example, a fraudulent entity uses an automated process to make repeated purchase attempts on a Merchant's ecommerce site to test if a card number is valid. Once the card number is confirmed valid, it may be subsequently used for fraudulent purchases. This practice is disruptive to the Cardholder experience, creates reputational challenges and in some cases results in significant fraud losses for Merchants.

How can you identify ETAs?

Typically, an ETA can be identified as multiple authorization requests for the same card at regular intervals, often within seconds of each other. Regular monitoring of your TDMS Account will help ensure that you quickly identify any irregular activity, such as an excessive number of authorization requests and/or declines and reversals, which are not consistent with your regular processing behaviour.

What can you do to protect your Merchant Account from ETAs?

While TDMS has fraud monitoring tools in place, we recommend that you implement the following controls where applicable to help protect your TD Merchant Solutions Account from the occurrence of ETAs:

- Regularly review your TDMS Account for instances of excessive authorization declines, which do not reflect your normal account activity.
- Suspend or block credit/debit card accounts that have exhibited a significant number of authorization attempts on your Merchant Account.
- If applicable, contact your website/shopping cart provider to set transaction processing controls to prevent fraudulent authorization attempts. This will help you monitor your Account for unusual customer spending patterns. For example, set controls to prevent 10 declines on the same card number within 24 hours.

What are Compliance Integrity Fees and how can you avoid them?

PCNs assess Compliance Integrity Fees to Merchants who do not comply with PCN rules put in place to improve the performance of their networks and eliminate unnecessary traffic. In many cases, Merchants can avoid these fees simply by reviewing the message on their transaction records before re-attempting when a transaction is not approved.

What is a Mastercard Card-Not-Present (CNP) Advice Decline Fee?

A Mastercard Card-Not-Present (CNP) Advice Decline Fee is charged for every re-attempt that results in a decline message on the same debit/credit card in the past 30 days. If applicable, this fee will appear on your account statement as "Mastercard CNP Advice Decline Fee".

What is a Mastercard Card-Not-Present (CNP) Decline Fee?

Mastercard Card-Not-Present (CNP) Decline Fee is charged per declined CNP transaction. The fee is applied to every credit/debit CNP transaction declined with set reason codes (e.g., "Card Status Inactive or Closed" or "Daily Usage Limit Reached").

Questions? Please contact us at 1-800-363-1163 and speak to one of our TD Merchant Solutions specialists.

®The TD logo and other trademarks are the property of The Toronto-Dominion Bank or its subsidiaries. (1125a)