



PO Box 18539  
Washington DC 20036-8539

1 (800) 285-3286  
(202) 393-0930 fax  
www.ThePartnershipFCU.com

## Understanding the Visa International Service Assessment (ISA)

In simple terms, International Service Assessment (ISA) is an international transaction fee. Visa now charges financial institutions an ISA fee on all international transactions regardless of whether there is a currency conversion. Visa will charge a 1% fee for foreign transactions made with The Partnership Federal Credit Union (FCU) Visa Credit and Check or ATM cards for currency conversion, and charge a fee of 0.8% of the transaction amount if no currency conversion is required. Previously, the currency conversion fee was included in the exchange rate by Visa as part of the total transaction amount.

Using The Partnership FCU Visa Credit and Check card for overseas transactions still offers you the best value for your money. Plus if your card is ever lost or stolen while traveling, you are protected by Visa's \$0 Liability policy ([http://www.usa.visa.com/personal/security/zero\\_liability.html](http://www.usa.visa.com/personal/security/zero_liability.html)) against fraudulent use.

## Frequently Asked Questions

### What is the Visa International Service Assessment (ISA)?

The Visa ISA is an international transaction fee. When you make a purchase with The Partnership FCU Visa Check/ATM or Credit Card overseas, your funds are converted to U.S. dollars from the local currency of the country where you are conducting the transaction. If you withdraw funds from an ATM while overseas, the funds are converted from U.S. dollars into the local currency of the country you are conducting the transaction. The amount charged is 1% of your total transaction amount. Visa will still charge a fee of 0.8% if there is no currency conversion.

**Is the Visa international transaction listed on my The Partnership FCU statement a new fee?** No, the Visa ISA that appears on The Partnership FCU statement for your Visa card is not a new fee, but due to changes in credit card company regulations, we are required to list the fee as a separate charge. Previously the 1% exchange rate was charged by Visa as part of the total transaction amount.

**What types of transactions will be assessed the Visa ISA?** The Partnership FCU Visa Check/ATM and Credit Card purchases, refunds or ATM withdrawals made

overseas (outside the United States, Puerto Rico, or the U.S. Virgin Islands) are subject to a Visa International Service Assessment.

**How is it displayed on my statement?** Currently, a line entitled, "ATM FEE" or "FOREIGN TRANSACTION FEE" appears when foreign currency transactions are made.

### What benefit is there to using The Partnership FCU Visa Check or Credit Card while overseas?

There are several advantages to using The Partnership FCU Visa Check or Credit Card while overseas. Generally, the cost of exchanging currency with an exchange company will cost more than the 1% International Service Assessment assessed on overseas transactions you make with your card. Also, if your card is ever lost or stolen while you are traveling, you are protected by Visa's \$0 Liability policy ([http://www.usa.visa.com/personal/security/zero\\_liability.html](http://www.usa.visa.com/personal/security/zero_liability.html)) against fraudulent use.

**Are transactions made on foreign U.S. Military bases subject to the Visa ISA?** Yes, transactions made on foreign U.S. Military bases are subject to Visa International Service Assessments. The fees for these transactions are better than the standard 1.0% Visa fee:

- Cash transactions are charged a fee of 0.15% of the transaction amount.
- Purchase transactions are charged a fee of 0.40% of the transaction amount.

**Why am I charged a Visa ISA for a transaction done with my ATM card?** The Visa International Service Assessment is applicable for foreign ATM transactions. These transaction types are routed by the Plus network which is owned and operated by Visa.

**When a USD purchase or ATM transaction is done in a foreign country, is it subject to the Visa international transaction fee?** Yes, transactions made in USD in foreign countries are subject to a Visa International Service Assessments of .80% of the transaction amount (compared to the 1.0% Visa fee on transactions made in foreign currencies.)