

2-0007-EN-Why is my VISA / MasterCard credit card state...

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Your credit card was charged the correct amount and our realtime payment processor - DirectOne has processed the correct amount as per the order confirmation for your ShopFactory order.

Visa and MasterCard have imposed a foreign transaction fee on online transactions. MasterCard has imposed this in October 2005. This fee will apply for transactions where the shopper and the merchant are in different countries.

The shopper's transaction is seen as a foreign transaction as it is processed through our realtime processor and BINs (Bank Identification Numbers). The foreign transaction fee is usually between 1-3% of the transaction value.

Generally, the card issuing banks will absorb the charges but there are some banks that may pass this charge to the cardholder. Some card issuing banks may include fine prints at the back of the statement for such transactions as well. This is the reason why you have been charged slightly higher value than the advertised total in your order.

In the event of further questions about this extra charge please check with the credit card issuing bank directly.