

Mastercard/Maestro • Indicative Card Scheme Fee Rates	Applies to every Trx	Depending on Trx criterias	Amount limit	Mastercard			Maestro		
				Domestic	Intra	Inter	Domestic	Intra	Inter
Clearing acquirer POS (applies to Face-To-Face and Card-Not-Present transactions)	X		< € 5,00	€ 0,00050	€ 0,00050	€ 0,005	€ 0,00050	€ 0,00050	€ 0,005
			€ 5,01 - € 25,00	€ 0,00225	€ 0,00225		€ 0,00225	€ 0,00225	
			€ 25,01 - € 100,00	€ 0,00800	€ 0,00800		€ 0,00800	€ 0,00800	
			> € 100	€ 0,04250	€ 0,04250		€ 0,04250	€ 0,04250	
Acquirer Authorisation Fee and authorization reversal fee	X			0,009%	0,009%	0,009%	0,009%	0,009%	0,009%
Acquirer purchase Volume Fee	X			0,055%	0,055%	0,055%	0,055%	0,055%	0,055%
Acquiring Reported Transaction Fee	X			€ 0,00290	€ 0,00290	€ 0,15000	€ 0,00290	€ 0,00290	€ 0,15000
Market Development Fund	X			0,050%	0,050%	0,050%	0,050%	0,050%	0,050%
Innovation Fund	X			0,025%	0,025%	0,025%	0,025%	0,025%	0,025%
Tourism Development Fund	X				0,040%	0,040%		0,040%	0,040%
Non-Trx based Card Scheme Fees	X			0,090%	0,090%	0,090%	0,090%	0,090%	0,090%
PreAuthorisation Fee		X	<= € 12,50	€ 0,01000	€ 0,01000	€ 0,01000	€ 0,01000	€ 0,01000	€ 0,01000
		X	> € 12,50	0,080%	0,080%	0,080%	0,080%	0,080%	0,080%
Acquirer Credit/Refund Fee		X		€ 0,05000	€ 0,20000	€ 0,20000	€ 0,05000	€ 0,20000	€ 0,20000
Acquirer Cross-border Fee (does not apply for intra EEA EUR trx)		X			0,100%	0,500%		0,100%	0,500%
Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)		X			0,025%	0,050%		0,025%	0,050%
Acquirer Mail Order / Telephone Order (MOTO) Fee		X		0,025%	0,025%	0,050%	0,025%	0,025%	0,050%
Non-EMV/ Non-Contactless Acquirer Fee		X		0,026%	0,026%	0,026%	0,026%	0,026%	0,026%
SecureCode Authentication / Identity Check Transaction Fee		X		€ 0,02200	€ 0,02200	€ 0,02200	€ 0,02200	€ 0,02200	€ 0,02200
eCommerce Development Fee (non-secure trx only)		X		0,050%	0,050%	0,100%	0,050%	0,050%	0,100%
Acquirer Processing Integrity Fee (Final Authorization Not Meeting Necessary Requirement and Undefined with Final Authorization Characteristics)		X	<= € 12	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300
		X	> € 12	0,250%	0,250%	0,250%	0,250%	0,250%	0,250%
Global Wholesale Travel Transaction Program Fee		X		0,600%	0,600%	0,600%	0,600%	0,600%	0,600%

Visa • Indicative Card Scheme Fee Rates	Applies to every Trx	Depending on Trx criterias		Visa credit & deferred debit			Visa debit, prepaid & V PAY		
				Domestic	Intra	Inter	Domestic	Intra	Inter
Acquirer Clearing & Settlement Fee (applies to F2F and CNP transactions)	X			€ 0,00500	€ 0,01000	€ 0,06500	€ 0,00500	€ 0,01000	€ 0,06500
Acquirer Authorization Fee	X			€ 0,00320	€ 0,00680	€ 0,04250	€ 0,00320	€ 0,00680	€ 0,04250
Innovation and Market Development Fee	X			0,015%	0,015%	0,015%	0,015%	0,015%	0,015%
International Acquiring volume fee	X					0,450%			0,450%
Non-Trx based Card Scheme Fees	X			0,030%	0,030%	0,030%	0,030%	0,030%	0,030%
Acquirer Card-Present Service Fee		X		0,030%	0,030%	0,030%	0,030%	0,030%	0,030%
Acquirer Card-Not-Present Service Fee		X		0,033%	0,033%	0,033%	0,033%	0,033%	0,033%
International Acquiring Card-Not-Present Fee		X				0,550%			0,550%
Reversal Fee (applies only for reversals that were processed via the Visa network)		X		€ 0,27115	€ 0,27115	€ 0,27115	€ 0,27115	€ 0,27115	€ 0,27115
3DS Acquirer Authentication Request Fee		X		€ 0,02000	€ 0,02000	€ 0,02000	€ 0,02000	€ 0,02000	€ 0,02000