



Indicative Card Scheme Fee Rates — as of July 2026 • Itemized schedule

EUROPE — EEA OUTLETS • SETTLED IN EUR															
Fee type	Cond. Remarks	Domestic	Mastercard Intra-EEA	Inter 1	Domestic	Debit Mastercard Intra-EEA	Inter 1	Domestic	Visa Intra-EEA	Inter 1	Domestic	V PAY / Visa Debit Intra-EEA	Inter 1	Discover / Diners	UnionPay
Mastercard — volume, per-item & conditional charges															
MC Acquire Volume Fee (Consumer)	Rates revised as of 01/07/2026.	0.040%	0.040%	0.040%	0.040%	0.040%	0.040%								
MC Acquire Volume Fee (Commercial split)	Published +0.000% on commercial products — currently absorbed in the blended all-in billing (no separate split is charged, see Methodology).	+0.000%	+0.000%	+0.000%	+0.000%	+0.000%	+0.000%								
MC Clearing Acquirer POS — LUP < €10.00	Low-value transaction fee.	40.000%	40.000%	40.001%	40.000%	40.000%	40.001%								
MC Clearing Acquirer POS — Standard > €10.00	Per cleared transaction.	40.000%	40.000%	40.010%	40.000%	40.000%	40.010%								
MC Acquire Authorization Fee — LUP < €10.00	Low-value transaction fee.	40.000%	40.000%	40.001%	40.000%	40.000%	40.001%								
MC Acquire Authorization Fee — Standard > €10.00	Per authorization request. Rates revised from 01/07/2026.	40.000%	40.000%	40.010%	40.000%	40.000%	40.010%								
MC Non-Txn Based Card Scheme Fee	Volume-based allocation of non-transaction scheme income. Rates revised from 01/07/2026.	0.020%	0.020%	0.020%	0.020%	0.020%	0.020%								
MC Merchant Development Fund		0.0075%	0.0075%	0.0075%	0.0075%	0.0075%	0.0075%								
MC Innovation Fund		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%								
MC Acquire Card-Not-Present Fee	E-commerce / CNP transactions.	0.025%	0.025%	0.150%	0.025%	0.025%	0.150%								
MC EMV 3-D Secure Authentication Fee	3-D Secure (EMV 3-D Secure) cardholder-related authorizations, incl. MDES-authenticated claims. Approved authorizations: 0.010% (max €1.00). Rates revised as of 01/07/2026.	0.010% (max €1.00)	0.010% (max €1.00)	0.030% (max €1.00)	0.010% (max €1.00)	0.010% (max €1.00)	0.030% (max €1.00)								
MC EMV 3-D Secure Authentication Fee — Recurring	Merchant-related recurring authorizations. Approved: 0.000% (max €0.05).	0.000% (max €0.05)	0.000% (max €0.05)	0.010% (max €0.10)	0.000% (max €0.05)	0.000% (max €0.05)	0.010% (max €0.10)								
MC Acquire Cross-Border Fee (Consumer)	Excludes intra-Europe EUR transactions where merchant and issuer country are both in the extended Eurozone.	—	0.100%	0.750%	—	0.100%	0.750%								
MC Acquire Cross-Border Fee (Commercial)	Same exclusion as consumer fee.	—	0.100%	0.750%	—	0.100%	0.750%								
MC APO — No Authentication	Acquirer Performance Development: non-secure CNP transactions (no 3-D Secure).	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%								
MC APO — No Issuer-Related Credential-on-File	Credential-on-file transactions without a network (MDES) token.	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%								
MC Token Validation & Lifecycle (CNP)	CNP transactions processed with MDES tokens.	0.000%	0.000%	0.100%	0.000%	0.000%	0.100%								
MC Address Verification Service (AVS)	Non-secure authorization requests carrying AVS data.	40.010%	40.010%	40.010%	40.010%	40.010%	40.010%								
MC CV2C Fee	Non-secure e-commerce / MOTO with CV2C.	40.000%	40.000%	40.000%	40.000%	40.000%	40.000%								
MC Exemption Indicator Fee	Bilateral SCA exemption indicators (TRA / low-value / SCA delegation).	40.000%	40.000%	40.000%	40.000%	40.000%	40.000%								
MC Acquire MOTO Fee	Mail order / telephone order CNP.	0.025%	0.025%	0.000%	0.025%	0.025%	0.000%								
MC Non-EMV / Non-Contactless Acquire Fee	Card-present on non-EMV / non-contactless terminals only.	0.040%	0.040%	0.040%	0.040%	0.040%	0.040%								
MC Preauthorization Fee	Pre-authorizations, charged instead of the Acquirer Authorization Fee.	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%								
MC Authorization Integrity Fee	Non-compliant final authorizations only.	0.200%	0.200%	0.200%	0.200%	0.200%	0.200%								
MC Non-Local Currency Fee	Transactions settled in a currency other than the merchant-country currency.	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%								
MC Global Wholesale Travel Program (GWTP)	GWTP transactions, applies instead of authorization, clearing & settlement and cross-border items.	0.750%	0.750%	0.750%	0.750%	0.750%	0.750%								
Visa — volume, per-item & conditional charges															
Visa Acquire Authorization Fee	Per authorization request.							40.000%	40.000%	40.000%	40.000%	40.000%	40.000%		
Visa Acquirer Clearing & Settlement Fee	Per cleared transaction.							40.000%	40.000%	40.000%	40.000%	40.000%	40.000%		
Visa Non-Txn Based Card Scheme Fee	Volume-based allocation. Rates revised from 01/07/2026.							0.004%	0.004%	0.004%	0.002%	0.002%	0.002%		
Visa Acquire Card-Not-Present Service Fee	CNP transactions only.							0.030%	0.030%	0.030%	0.020%	0.020%	0.020%		
Visa Acquire Card-Not-Present Service Fee	3-D Secure transactions only.							0.020%	0.020%	0.020%	0.020%	0.020%	0.020%		
Visa Innovation & Merchant Development Fee								0.002%	0.002%	0.002%	0.002%	0.002%	0.002%		
Visa Cyber Threat Protection Fee	Per transaction (USD-denominated).							\$0.000%	\$0.000%	\$0.000%	\$0.000%	\$0.000%	\$0.000%		
Visa Secure Fee (CT, with data quality)	Cardholder-related, data-quality mandate met.							40.000%	40.000%	40.000%	40.000%	40.000%	40.000%		
Visa Secure Fee (CT, without data quality)	Cardholder-related, mandate not met.							40.000%	40.000%	40.040%	40.000%	40.000%	40.040%		
Visa Secure Fee (MT, with data quality)	Merchant-related.							40.000%	40.000%	40.000%	40.000%	40.000%	40.000%		
Visa Secure Fee (MT, without data quality)	Merchant-related.							40.000%	40.000%	40.000%	40.000%	40.000%	40.000%		
Visa Secure Credential CNP Fee	CNP transactions rather 3-D Secure authorized not tolerated.							0.070%	0.070%	0.070%	0.070%	0.070%	0.070%		
VTS Acquire Authorization Facilitation Fee	Non-authenticated e-commerce transactions facilitated.							40.000%	40.000%	40.000%	40.000%	40.000%	40.000%		
Visa Token Facilitation Fee (CNP)	CNP transactions processed with a Visa (VTS) token.							0.05% (max \$1.25)	0.05% (max \$1.25)	0.05% (max \$2.00)	0.05% (max \$1.25)	0.05% (max \$1.25)	0.05% (max \$2.00)		
Visa Estimated & Incremental Authorization Fee	Estimated / incremental authorizations, additive to the Authorization Fee.							0.000%	0.000%	0.000%	0.000%	0.000%	0.000%		
Visa Processing Integrity Fee	Cleared transactions that cannot be matched to an authorization.							\$0.05	\$0.05	\$0.05	\$0.05	\$0.05	\$0.05		
Visa Reversal Fee	Reversals processed on the Visa network.							40.271%	40.271%	40.271%	40.271%	40.271%	40.271%		
Visa Card Verification Value (CVV) Fee	CVV verification yielding anomaly / non-match result.							\$0.002%	\$0.002%	\$0.002%	\$0.002%	\$0.002%	\$0.002%		
Visa Non-Domestic Settlement Currency Volume Fee	Settlement currency differs from the merchant-country currency. Revised (01/04/2026), further announced increases from 01/04/2027 and 01/04/2028.							0.10% (0.15%)	0.10% (0.15%)	0.10% (0.15%)	0.10% (0.15%)	0.10% (0.15%)	0.10% (0.15%)		
Visa International Acquiring Fee (F2F & CNP)	International-issued cards.							—	—	4.500%	—	—	4.500%		
Visa International Card-Not-Present Fee	International-issued cards, CNP only.							—	—	5.500%	—	—	5.500%		
Visa International Acquiring (UK-issued, F2F & CNP)	Intra non-EEA corridor: replaces the 0.45% fee for UK-issued cards.							—	—	0.100%	—	—	0.100%		
Visa International Acquiring (UK-issued, CNP only)	Intra non-EEA corridor: replaces the 0.55% fee for UK-issued cards.							—	—	0.150%	—	—	0.150%		
Other schemes															
Discover / Diners International bundle	Discover / Diners International processing & assessment, billed as a single flat rate.													0.880%	
UnionPay International bundle	UnionPay International acquiring assessment, billed as a single flat rate.														0.430%
BUNDLED ALL-IN PER TRANSACTION															
Authorized (3-D Secure or network token)															
Non-authenticated	EEA-issued, interchange-regulated segment.		0.120% + €0.040		0.121% + €0.045			0.110% + €0.025			0.110% + €0.026				
Non-authenticated	EEA-issued, no 3-D Secure (SCA exemptions, MIT).		0.240% + €0.061		0.200% + €0.045			0.190% + €0.024			0.190% + €0.026				
Non-authenticated, non-tokenized credential	Blended credential without token and without 3-D Secure.		0.300% (flat)		0.340% (flat)			0.250% + €0.019			0.220% + €0.019				
Intra non-EEA issued — all-in	UK, CH & European non-EEA issued at EEA outlet.		0.400% + €0.052		0.370% + €0.052			0.370% + €0.046			0.430% + €0.052				
Interregional issued — all-in	Issued outside the Europe region.		1.300% + €0.169		1.200% + €0.177			1.300% + €0.144			1.200% + €0.173	0.880%		0.430%	
Commercial / corporate cards	Same schedule as consumer on the scheme-fee line (commercial differential only in interchange, MC split absorbed). No scheme fee billed on related items (CIBB items waived).		as consumer		as consumer			as consumer			as consumer	as consumer		—	
Refunds	No scheme fee billed on related items (4.88% items waived).		€0.00		€0.00			€0.00			€0.00	€0.00		€0.00	
Chargebacks / reversals	No scheme fee via settlement, dispute handling billed separately.		—		—			—			—	—		—	
* Intra non-EEA issued: intra non-EEA (UK/CH) corridor rates replace the interregional acquiring items as mentioned. Other EEA settlement currencies (JCK/CDO/SDP): EEA schedule applies (blended all-in 0.10-0.15% authorized).															
UNITED KINGDOM — UK OUTLETS • SETTLED IN GBP															
Fee type	Cond. Remarks	UK Dom.	Mastercard EU-issued	Inter	UK Dom.	Debit Mastercard EU-issued	Inter	UK Dom.	Visa EU-issued	Inter	UK Dom.	V PAY / Visa Debit EU-issued	Inter	Discover / Diners	UnionPay
MC Acquire Volume Fee / per-item charges	UK domestic price list, same item anatomy as the EEA schedule (volume, clearing, authorization, non-transaction, CNP, 3-D Secure, APO, token items) at EEA-issued at UK outlet (note intra-EEA inter-regional inter-lead).	UK flat	UK flat	UK flat	UK flat	UK flat	UK flat	—	—	—	—	—	—		
MC Acquire Cross-Border Fee	Per-item charges at UK levels.	—	0.100%	0.750%	—	0.100%	0.750%	—	—	—	—	—	—		
Visa Acquirer Authorization / Clearing & Settlement	Per-item charges at UK levels.							€0.003-0.005	€0.000-0.010	€0.000-0.005	€0.003-0.005	€0.000-0.010	€0.000-0.005		
Visa International Acquiring (EU-issued at UK outlet)	Post-Brexit corridor: reduced international acquiring items.							—	0.10% + 0.15%	—	—	0.10% + 0.15%	—		
Visa International Acquiring / International CNP	Interregional-issued cards.							—	—	4.45% + 0.05%	—	—	4.45% + 0.05%		
Authorized (3-D Secure or network token)															
Non-authenticated	UK-issued, no 3-D Secure.		0.110% + €0.055		0.100% + €0.034			0.100% + €0.026			0.100% + €0.029				
European-issued at UK outlet — all-in	EEA / European non-UK issued.		0.240% (flat)		0.240% (flat)			0.240% (flat)			0.240% (flat)				
Interregional issued — all-in	Issued outside the Europe region.		0.240% + €0.050		0.240% (flat)			0.240% + €0.103			0.240% + €0.067				
Refunds / chargebacks	As Europe.		1.340% + €0.215		1.200% + €0.224			1.200% + €0.117			1.200% + €0.152	0.880%		0.430%	
			€0.00		€0.00			€0.00			€0.00	€0.00		€0.00	
UNITED STATES — US OUTLETS • SETTLED IN USD															
Fee type	Cond. Remarks	US Dom.	Mastercard (all products)	Intl	US Dom.	Visa (all products)	Intl	US Dom.	Discover	Intl	US Dom.	V PAY / Visa Debit	Intl	Discover / Diners	UnionPay
Network assessment on gross volume	Charged on all settled volumes.	0.130%	0.130%	0.130%	0.130%	0.130%	0.130%	0.130%			0.130%				
Per-transaction switch fee (APP / NABU / data usage)	Per item, credit and debit levels differ by a few tenths of a cent.	\$0.0195-0.0200	same	same	\$0.0195-0.0196	same	same	\$0.0185-0.0196			same				
Monthly fixed network revenue allocated to volume		+0.05-0.08%			+0.05-0.08%			+0.05%							
Visa (SA — International Service Assessment)	Single-currency 0.80% / multi-currency 1.20% (drives Tier 1 vs Tier 2).				—	reduced	0.80% / 1.20%								
Visa (AF — International Acquiring Fee)	0.50% for select regions.				—	reduced	0.40% / 0.50%								
MC Cross-border assessment / Acquirer Program Support	Program support applies on multi-currency / select corridors.	—	reduced	0.60% + 0.80%											
US Domestic Issued — all card products	Flat blend, fixed component regresses to +€0.00 on the observed (blend mix (credit & debit, consumer & commercial)).		0.220% (flat)		0.210% (flat)			0.210% (flat)							
European-issued at US outlet — all-in	Reduced corridor.		0.410% (flat)		0.400% (flat)			0.400% (flat)							
International Tier 1 — single-currency	Cardholder billed in USD.		1.320% + \$0.129		1.200% + \$0.168			—							
International Tier 2 — multi-currency & select regions	Cardholder billed in another currency.		1.620% (flat)		1.810% (flat)			—							
Refunds / chargebacks	As Europe.		\$0.00		\$0.00			\$0.00							
SWITZERLAND (CHF) & CANADA (CAD)															
Fee type	Remarks	US Dom.	Mastercard	Intl	US Dom.	Debit Mastercard	Intl	US Dom.	Discover	Intl	US Dom.	V PAY / Visa Debit	Intl	Discover / Diners	UnionPay
Profile															
CH Domestic Issued — all card products	Swiss-issued at CH outlet.		0.130% + CHF 0.002		0.130% + CHF 0.002			0.100% + CHF 0.008			0.100% + CHF 0.008				
CH — European-issued (indicative, n=4)	EEA / UK-issued at CH outlet.		= 0.42%		= 0.42%			= 0.42%			= 0.42%				
CA Domestic Issued — all card products	Canadian-issued at CA outlet.		0.180% + C\$0.047		0.170% + C\$0.047			0.120% + C\$0.027			0.120% + C\$0.027				
CA — Interregional (indicative, n=20)	Non-Canadian issued at CA outlet.		= 1.30%		= 1.30%			= 1.30%			= 1.30%				