

Indicative Card Scheme Fee Rates Austria

Fee Type	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criteria (see remarks)	Remarks	Brand Region Amount Limit	MasterCard			Visa			Maestro			V PAY		UnionPay	Diners	JCB	BC	Twint
					Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	All regions	All regions	All regions	All regions	All regions
Clearing Mastercard/ Maestro Acquirer POS (applies to Face-To-Face and Card-Not-Present transactions)	X		Micro < € 5,00 Mid € 5 - € 25 Mini > € 25 - € 100 Max > € 100 As of 11.02.2019: <= € 10 As of 11.02.2019: > € 10	< € 5,00 € 0.00010 € 0.00010 € 0.00050 € 0.00350 € 0.01500	€ 0.00010 € 0.00050 € 0.00050 € 0.00350 € 0.01500	€ 0.00010 € 0.00050 € 0.00050 € 0.00350 € 0.01500	€ 0.0050			€ 0.00010 € 0.00050 € 0.00050 € 0.00350 € 0.01500	€ 0.00010 € 0.00050 € 0.00050 € 0.00350 € 0.01500	€ 0.0050								
Mastercard/ Maestro Acquirer purchase Volume Fee	X				0.0348%	0.0348%	0.0348%			0.0253%	0.0253%	0.0253%								
Mastercard/ Maestro Acquiring Reported Transaction Fee	X				€ 0.00010	€ 0.00010	€ 0.1900			€ 0.00010	€ 0.00010	€ 0.1900								
Mastercard Market Development Fund (as of 01.01.2019: Credit Market Development Fund)	X		Name change as of 01.01.2019		0.0550%	0.0550%	0.0550%													
Maestro Market Development Fund (as of 01.01.2019: Debit Market Development Fund)	X		As of 01.01.2019: 0.004% also on Intra and Inter volumes (Maestro & Debit Mastercard trx)							0.0040%	0.0040%	0.0040%								
Mastercard/ Maestro Acquirer Authorisation Fee	X		As of 11.02.2019: <= € 10: € 0.0041; > € 10: € 0.0082	0.009% (€ 0.0041 / € 0.0082)	0.009% (€ 0.0041 / € 0.0082)	0.009% (€ 0.0041 / € 0.0082)			0.009% (€ 0.0041 / € 0.0082)	0.009% (€ 0.0041 / € 0.0082)	0.009% (€ 0.0041 / € 0.0082)									
Non-Trx based Card Scheme Fee	X				0.0038%	0.0038%	0.0038%			0.0016%	0.0016%	0.0016%								
Mastercard/ Maestro Acquirer Cross-border Fee (does not apply for intra EEA EUR trx)		X	Intra EEA trx with currency ≠ EUR; all Intra Non-EEA trx with any currency;			0.1000%	0.5000%			0.1000%	0.5000%									
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)		X	Intra EEA CNP trx with currency ≠ EUR; all Intra Non-EEA CNP trx with any currency;			0.0250%	0.0500%			0.0250%	0.0500%									
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee		X	Applies to all Card not Present MOTO trx; As of 01.07.2018			0.0250%	0.0500%			0.0250%	0.0500%									
Mastercard/ Maestro non-EMV/ non-Contactless Acquirer Fee		X	Non-EMV / Non-CLP terminal only			0.0260%	0.0260%			0.0260%	0.0260%									
Mastercard/ Maestro SecureCode Authentication / Mastercard or Maestro Identity Check Transaction Fee		X	As of 1.7.2018. In case of a SecureCode authenticated / Mastercard or Maestro Identity Check Trx only	€ 0.01000	€ 0.01000	€ 0.01000			€ 0.01000	€ 0.01000	€ 0.01000									
Mastercard/ Maestro eCommerce Development Fee Acquiring non-UCAF		X	Non-Secure CNP trx only	0.0500%	0.0500%	0.1000%			0.0500%	0.0500%	0.1000%									
Mastercard/ Maestro Authorisation Integrity Fee (only applies for in-compliant final authorizations)		X	In-compliant Final Authorisations only	0.2500%	0.2500%	0.2500%			0.2500%	0.2500%	0.2500%									
Mastercard/ Maestro PreAuthorisation Fee		X	PreAuthorisations only	0.0800%	0.0800%	0.0800%			0.0800%	0.0800%	0.0800%									
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWTP Trx)		X	GWTP Trx only	0.6000%	0.6000%	0.6000%			0.6000%	0.6000%	0.6000%									
Mastercard Freight Program - Acquirer Scheme Fee (no Volume- / Reported Trx- / CNP- / MOTO Fees)		X	Freight Program Trx only; as of 12.04.2019	0.4500%	0.4500%	0.4500%			0.4500%	0.4500%	0.4500%									
Mastercard Freight Program - Acquirer Switch Fee (no Authoris- / PreAuth Fees, no Clearing & Settlement Fees)		X	Freight Program Trx only; as of 12.04.2019	0.0500%	0.0500%	0.0500%			0.0500%	0.0500%	0.0500%									
Visa Acquirer Clearing & Settlement Fee (applies to F2F and CNP transactions)	X					€ 0.005	€ 0.010	€ 0.065				€ 0.005	€ 0.010							
Visa Acquirer Authorization Fee	X					€ 0.0032	€ 0.0068	€ 0.0425				€ 0.0032	€ 0.0068							
Visa Acquiring Association	X					0.0140%	0.0140%	0.0140%				0.0100%	0.0100%							
Visa International Acquiring	X								0.4500%											
Non-Trx based Card Scheme Fee	X							0.0035%	0.0035%	0.0035%			0.0010%	0.0010%						
Visa Electronic Commerce Development Fee		X	e-Com Trx only. Inter as of 1.4.2019: 0.40%; as of 1.4.2020: 0.55%					0.0100%	0.0100%	0.25%			0.0100%	0.0100%						
Visa Mail order Phone order (MOTO) Fee		X	Mail- / Phone Order Trx only			€ 0.0100%	€ 0.0100%	€ 0.1000%				€ 0.0100%	€ 0.1000%							
Reversal Fee (applies only for reversals that were processed via the Visa network)		X	Reversal Trx only			€ 0.27115	€ 0.27115	€ 0.27115				€ 0.27115	€ 0.27115							
Indicative, 2018' average CSF rate for general Face-to-Face Purchase Transaction (both amount based CSF and percentage CSF included)					0.1094%	EEA: 0.1583% Europe: 0.2380%	0.9618%	0.0269%	0.0496%	0.6701%	0.0463%	EEA: 0.0472% Europe: 0.0585%	1.0217%	0.0265%	0.0415%	0.1000%	0.1200%	0.0500%	n.a.	n.a.
Indicative, 2018' average CSF rate for general Card-Not-Present Purchase Transaction (both amount based CSF and percentage CSF included)					0.1478%	EEA: 0.1491% Europe: 0.1917%	0.7817%	0.0368%	0.0449%	0.8449%	0.0472%	EEA: 0.0961% Europe: 0.1396%	n.a.	n.a.	0.0400%	n.a.	n.a.	n.a.	n.a.	n.a.

Definitions:

Domestic transaction: A domestic payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in the same country as that of the point of sale.
 Intra EEA transaction: An intra EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in a different EEA member state than that of the point of sale.
 Intra non-EEA transaction: An intra non-EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside the EEA but still in the Europe region and the point of sale is within the EEA and vice versa.
 Interregional transaction: An interregional payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside of the Europe Region and the point of sale lies within the Europe Region and vice versa.

