SIX Payment Services

Indicative Card Scheme Fee Rates
Belgium

Fee Type	Applies to every Trx (with regional differences)	Depending on Trx / Terminal	Remarks	Brand	MasterCard			Visa			Maestro			V PAY		UnionPay	Diners	JCB	BC	Twint
				Region	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	All regions	All regions	All regions	All regions	All regions
				Amount Limit																
Clearing Mastercard/ Maestro Acquirer POS (applies to Face-To-Face and Card-Not-Present transactions)	X		Micro	< € 2.50	€ 0.0015	€ 0.0015					€ 0.0015	€ 0.0015								
			Mid	€ 2.50 - € 10	€ 0.0030	€ 0.0030	€ 0.0050				€ 0.0030	€ 0.0030	€ 0.0050							
			Macro	> € 10 - € 100	€ 0.0045	€ 0.0045					€ 0.0045	€ 0.0045								
			Max	> € 100	€ 0.0070	€ 0.0070					€ 0.0070	€ 0.0070								
Mastercard/ Maestro Acquirer purchase Volume Fee	X		As of 01.07.2018: Mastercard Volume Fee 0.045%		0.0450%	0.0450%	0.045%)				0.0300%	0.0300%	0.0300%							
Mastercard/ Maestro Acquiring Reported Transaction Fee	X		As of 01.07.2018: EUR 0.20 / Trx				€ 0.2000						€ 0.2000							
Mastercard Market Development Fund	X				0.0100%	0.0100%	0.0100%													
Mastercard/ Maestro Acquirer Authorisation Fee	X		**As of 11.02.2019: <= € 10: € 0.0028; > € 10: € 0.0056**		0.009% (€0.0028 / €0.0056)	0.009% (€0.0028 / €0.0056)	0.009% (€0.0028 / €0.0056)				0.009% (€0.0028 / €0.0056)	0.009% (€0.0028 / €0.0056)	0.009% (€0.0028 / €0.0056)							
Non-Trx based Card Scheme Fees	X				0.0086%	0.0086%	0.0086%				0.0074%	0.0074%	0.0074%							
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; all Inter-Trx with any currency As of 01.07.2018: 0.10% / 0.15% for Intra, 0.65% for Inter.			0.1500%	0.6500%					0.1000%	0.6000%							
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; all Inter-Trx CNP with any currency; As of 01.01.2019**			**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 01.01.2019**		**0.0250%**	**0.0250%**	**0.0500%**					**0.0250%**	**0.0500%**							
Mastercard/ Maestro Non-EMV Acquirer Fee		X	Non-EMV terminal only		0.0400%	0.0400%	0.0400%				0.0400%	0.0400%	0.0400%							
Mastercard/ Maestro SecureCode Authentication / Mastercard or Maestro Identity Check TransactionFee		X	In case of a SecureCode authenticated / Mastercard or Maestro Identity Check Trx only		€ 0.02200	€ 0.02200	€ 0.02200				€ 0.02200	€ 0.02200	€ 0.02200							
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 incompliant final authorizations)		X	Incompliant Final Authorisations only		0.2500%	0.2500%	0.2500%				0.2500%	0.2500%	0.2500%							
Mastercard/ Maestro PreAuthorisation Fee		X	PreAuthorisations only		0.0500%	0.0500%	0.0500%				0.0500%	0.0500%	0.0500%							
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWTTP Trx)		X	GWTTP 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 Fees	X							0.0051%	0.0051%	0.0051%				0.0006%	0.0006%					
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%	0.0100%					
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					
Bancontact Switching & Clearing Fee	X																		€ 0.00400	
Bancontact Brand Volume Fee	X																		€ 0.00210	
Bancontact SEPA POS Acquiring License Fee	X																		€ 0.00400	
Bancontact eCommerce Scheme Directory Fee		X	e-Com Trx only																€ 0.00510	
Bancontact SEPA e- & m-Commerce Acquiring License Fee		X	e-Com / m-Com Trx only																€ 0.00650	
Indicative, 2018' average CSF rate for general Face-to-Face Purchase Transaction (both amount based CSF and percentage CSF included)					0.0628%	EEA: 0.2091% Europe: 0.2488%	0.9663%	0.0254%	0.0396%	0.5625%	0.0549%	EEA: 0.0546% Europe: 0.0568%	0.9110%	n.a.	0.0373%	0.1000%	0.1200%	0.0500%	EUR 0.0126	EUR 0.0172
Indicative, 2018' average CSF rate for general Card-Not-Present Purchase Transaction (both amount based CSF and percentage CSF included)					0.1037%	EEA: 0.0981% Europe: 0.1383%	0.9368%	0.0369%	0.0416%	0.8109%	0.0702%	EEA: 0.0806% Europe: 0.0806%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

F2F: 0.10%
eCom Standard: 0.20%
eCom MCC Airport, Education, Insurance: 0.15%

0.1200%

0.0500%

Brand not available

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 the 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.