SIX Payment Services

Indicative Card Scheme Fee Rates
Spain

Indicative Card Scheme Fee Rates	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criterias (see remarks)	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	< € 5.00	€ 0.0004	€ 0.0004	€ 0.0050				€ 0.0004	€ 0.0004	€ 0.0050			F2F: 0.10% eCom Standard: 0.20% eCom MCC Airport, Education, Insurance: 0.15%	0.1200%	0.0500%	Brand not available	Brand not available
			Mid	€ 5 - € 25	€ 0.0008	€ 0.0008					€ 0.0008	€ 0.0008								
			Macro	> € 25 - € 100	€ 0.0040	€ 0.0040					€ 0.0040	€ 0.0040								
			Max	> € 100	€ 0.0080	€ 0.0080					€ 0.0080	€ 0.0080								
Mastercard/ Maestro Acquirer purchase Volume Fee	X				0.0400%	0.0400%	0.0400%				0.0241%	0.0241%	0.0241%							
Mastercard Acquiring Reported Transaction Fee	X		As 0f 01.07.2018: EUR 0.20 / trx				€ 0.16 (€ 0.20)						€ 0.16 (€ 0.20)							
Mastercard/ Maestro Market Development Fund	X				0.0075%	0.0075%	0.0075%				0.0075%	0.0075%	0.0075%							
Mastercard/ Maestro Innovation Fund	X				0.0060%	0.0060%	0.0060%				0.0060%	0.0060%	0.0060%							
Mastercard/ Maestro Acquirer Authorisation Fee	X				0.0090%	0.0090%	0.0090%				0.0090%	0.0090%	0.0090%							
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: Mastercard Intra 0.15%, Inter 0.65%. Maestro Inter 0.60%.			0.10% (0.15%)	0.55% (0.65%)					0.1000%	0.55% (0.60%)							
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 cu			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	€ 0.0220				€ 0.02200	€ 0.02200	€ 0.0220							
Mastercard/ Maestro E-commerce Development Fee (non-secure trx only)		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%							
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					
Indicative, 2018' average CSF rate for general Face-to-Face Purchase Transaction (both amount based CSF and percentage CSF included)					n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	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)					n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	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 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.