Worldline | SIX Payment Services

**Indicative Card Scheme Fee Rates**
**Estonia**

| Indicative Card Scheme Fee Rates | Applies to every Trx (with regional differences) | Depending on Trx / Terminal Criterias (see remarks) | Remarks | Brand | Mastercard | | | Visa | | | Maestro | | | Debit Mastercard | | | V PAY / Visa Debit | | | UnionPay | Diners | JCB | Bancontact | Twint |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Region | Domestic | Intra | Inter | Domestic | Intra | Inter | Domestic | Intra | Inter | Domestic | Intra | Inter | Domestic | Intra | Inter | Inter | 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 | € 0.00030 | € 0.00030 | | | | | € 0.00030 | € 0.00030 | | € 0.00030 | € 0.00030 | | | | | | | | | |
| | | | | Mid € 2.50 - € 10 | € 0.00120 | € 0.00120 | € 0.0060 | | | | € 0.00120 | € 0.00120 | € 0.0060 | € 0.00120 | € 0.00120 | € 0.0060 | | | | | | | | |
| | | | | Macro > € 10 - € 100 | € 0.00600 | € 0.00600 | | | | | € 0.00600 | € 0.00600 | | € 0.00600 | € 0.00600 | | | | | | | | | |
| | | | | Max > € 100 | € 0.01200 | € 0.01200 | | | | | € 0.01200 | € 0.01200 | | € 0.01200 | € 0.01200 | | | | | | | | | |
| Mastercard/ Maestro Acquirer purchase Volume Fee | X | | | | 0.0350% | 0.0350% | 0.0350% | | | | 0.0350% | 0.0350% | 0.0350% | 0.0350% | 0.0350% | 0.0350% | | | | | | | | |
| Mastercard/ Maestro Acquiring Reported Transaction Fee | X | | | | | | € 0.1100 | | | | | | € 0.1100 | | | € 0.1100 | | | | | | | | |
| Mastercard/ Maestro Innovation Fund | X | | | | 0.0040% | 0.0040% | 0.0040% | | | | 0.0040% | 0.0040% | 0.0040% | 0.0040% | 0.0040% | 0.0040% | | | | | | | | |
| Mastercard/ Maestro Acquirer Authorisation Fee | X | | | | 0.0090% | 0.0090% | 0.0090% | | | | 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% | 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 | | | 0.0750% | 0.750000% | | | | | 0.0750% | 7.5000% | | 0.0750% | 7.5000% | | | | | | | | |
| 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; all Inter-Trx CNP with any currency | | | 0.0250% | 0.0500% | | | | | 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 | | 0.0250% | 0.0250% | 0.0500% | | | | 0.0250% | 0.0250% | 0.0500% | 0.0250% | 0.0250% | 0.0500% | | | | | | | | |
| Mastercard/ Maestro Non-EMV/ Contactless Acquirer Fee | | X | Non-EMV / Non-CLP terminal only | | 0.0260% | 0.0260% | 0.0260% | | | | 0.0260% | 0.0260% | 0.0260% | 0.0260% | 0.0260% | 0.0260% | | | | | | | | |
| 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 | € 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% | 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% | 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% | 0.0800% | 0.0800% | 0.0800% | | | | | | | | |
| 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% | 0.6000% | 0.6000% | 0.6000% | | | | F2F: 0.10%<br>eCom Standard: 0.20%<br>eCom MCC Airport, Education, Insurance: 0.15% | 0.1200% | 0.0500% | Brand not available | Brand not available |
| 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% | 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% | 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 | € 0.065 | | | | | |
| Visa Acquirer Authorization Fee | X | | | | | | | € 0.0032 | € 0.0068 | € 0.0425 | | | | | | | € 0.0032 | € 0.0068 | € 0.0425 | | | | | |
| **Visa Innovation & Market Development (IMD) Fee (new)** | X | | **As of 25.01.2020** | | | | | **0.0100%** | **0.0100%** | **0.0100%** | | | | | | | **0.0100%** | **0.0100%** | **0.0100%** | | | | | |
| Non-Trx based Card Scheme Fees | X | | | | | | | 0.0051% | 0.0051% | 0.0051% | | | | | | | 0.0006% | 0.0006% | 0.0006% | | | | | |
| **Visa Acquiring Association (renaming as of 01.01.2020: "Visa Acquirer Card Present Service Fee")** | | X | **As of 25.01.2020: Visa 0.025%; V PAY & Visa Debit 0.020% For F2F transactions only.** | | | | | 0.014% **(0.025%)** | 0.014% **(0.025%)** | 0.014% **(0.025%)** | | | | | | | 0.010% **(0.020%)** | 0.010% **(0.020%)** | 0.010% **(0.020%)** | | | | | |
| **Visa Acquirer Card Not Present Service Fee (new; replaces Visa eCom Development & Mail Order Phone Order (MOTO) Fee)** | | X | **As of 25.01.2020. For CNP transactions only.** | | | | | **0.0330%** | **0.0330%** | **0.0330%** | | | | | | | **0.0280%** | **0.0280%** | **0.0280%** | | | | | |
| Visa International Acquiring (F2F & CNP) | | X | Applies to F2F and CNP transactions. | | | | | | | 0.4500% | | | | | | | | | 0.4500% | | | | | |
| Visa International Acquiring CNP Fee | | X | **CNP trx only. As of 01.07.2020: 0.5500%** | | | | | | | 0.4000% **(0.5500%)** | | | | | | | | | 0.4000% **(0.5500%)** | | | | | |
| **Visa Non EMV Terminal Fee** | | X | **As of 25.01.2020** | | | | | **$ 0.12** | **$ 0.12** | **$ 0.12** | | | | | | | **$ 0.12** | **$ 0.12** | **$ 0.12** | | | | | |
| **Visa PAN Key entered Card Present Transaction at POS** | | X | **As of 25.01.2020** | | | | | **$ 0.12** | **$ 0.12** | **$ 0.12** | | | | | | | **$ 0.12** | **$ 0.12** | **$ 0.12** | | | | | |
| **Visa Electronic Commerce Development Fee** | | X | **e-Com Trx only. As of 25.1.2020: replaced by Acq. CNP Service Fee** | | | | | 0.0100% **(replaced)** | 0.0100% **(replaced)** | | | | | | | | 0.0100% **(replaced)** | 0.0100% **(replaced)** | 0.4000% **(replaced)** | | | | | |
| Visa 3DS Acquirer Authentication Request Fee | | X | For 3DS 1.0 and 2.0 Authentication Calls | | | | | **€ 0.020** | **€ 0.020** | **€ 0.020** | | | | | | | **€ 0.020** | **€ 0.020** | **€ 0.020** | | | | | |
| **Visa Mail Order Phone Order (MOTO) Fee** | | X | **Mail- / Phone Order Trx only. As of 25.1.2020: replaced by Acq. CNP Service Fee** | | | | | 0.0100% **(replaced)** | 0.0100% **(replaced)** | 0.1000% **(replaced)** | | | | | | | 0.0100% **(replaced)** | 0.0100% **(replaced)** | 0.1000% **(replaced)** | | | | | |
| 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 | € 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. | 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. | 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.