



Indicative Card Scheme Fee Rates as of October 2023
Hungary

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.

| Fee Type | Applies to every Trx (with regional differences) | Depending on Trx / Terminal Criteria (see remarks) | Remarks | Brand | Mastercard | | | Maestro | | | Debit Mastercard | | | Visa | | | V PAY / Visa Debit | | | UnionPay | Diners | | JCB | | |
|---|--|--|------------------------------|--|--|--|-------------------------|--|--|-------------------------|--|--|-------------------------|-------------------------|----------|----------|--------------------|----------|----------|----------|--------|-------|-----|-----------------|-------|
| | | | | | Region | Domestic | Intra | Inter | Domestic | Intra | Inter | Domestic | Intra | Inter | Domestic | Intra | Inter | Domestic | Intra | | Inter | Inter | | Domestic/ Intra | Inter |
| | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mastercard/Maestro Clearing Acquirer POS (applies to Face-To-Face and Card-Not-Present transactions) | X | | Micro Mid Macro Max | < € 5.00 € 5 - € 25 > € 25 - € 100 > € 100 | € 0.0014 € 0.0055 € 0.0208 € 0.1025 | € 0.0014 € 0.0055 € 0.0208 € 0.1025 | | € 0.0014 € 0.0055 € 0.0208 € 0.1025 | € 0.0014 € 0.0055 € 0.0208 € 0.1025 | | € 0.0014 € 0.0055 € 0.0208 € 0.1025 | € 0.0014 € 0.0055 € 0.0208 € 0.1025 | | | | | | | | | | | | | |
| Mastercard/Maestro Acquirer Volume Fee | X | | | | 0.0525% | 0.0525% | 0.0525% | 0.0525% | 0.0525% | 0.0525% | 0.0525% | 0.0525% | 0.0525% | | | | | | | | | | | | |
| Mastercard/Maestro Acquirer Transaction Fee | X | | Micro Low Mid Macro | < € 2.50 € 2.50 - € 5 € 5 - € 15 > € 15 | € 0.0025 € 0.0130 € 0.0185 € 0.0290 | € 0.0025 € 0.0130 € 0.0185 € 0.0290 | € 0.1300 | € 0.0025 € 0.0130 € 0.0185 € 0.0290 | € 0.0025 € 0.0130 € 0.0185 € 0.0290 | € 0.1300 | € 0.0025 € 0.0130 € 0.0185 € 0.0290 | € 0.0025 € 0.0130 € 0.0185 € 0.0290 | € 0.1300 | | | | | | | | | | | | |
| Mastercard/Maestro Acceptance Development Fund | X | | | | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | | | | | | | | | | | | |
| Mastercard/Maestro Innovation Fund | X | | | | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | | | | | | | | | | | | |
| Mastercard/Maestro Market Development Fund | X | | | | 0.0700% | 0.0700% | 0.0700% | 0.0700% | 0.0700% | 0.0700% | 0.0700% | 0.0700% | 0.0700% | | | | | | | | | | | | |
| 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 | | | | 0.0125% | 0.0125% | 0.0125% | 0.0120% | 0.0120% | 0.0120% | 0.0120% | 0.0120% | 0.0120% | | | | | | | | | | | | |
| Mastercard/Maestro Acquirer Cross-border Fee (does not apply for intra EEA EUR trx) | | X | | Intra-EEA trx with currency ≠ EUR, or Intra Non-EEA trx with any currency, or Inter-Trx with any currency | | | 0.1000% | 0.5000% | | 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, or Intra Non-EEA CNP trx with any currency, or 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/ Non-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 EMV 3DS Authentication Fee | | X | | Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase | | 0.0230% | 0.0230% | 0.0460% | 0.0230% | 0.0230% | 0.0460% | 0.0230% | 0.0230% | 0.0460% | | | | | | | | | | | |
| Mastercard/Maestro EMV 3DS Authentication Fee - Recurring | | X | | Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions) | | 0.0077% | 0.0077% | 0.0153% | 0.0077% | 0.0077% | 0.0153% | 0.0077% | 0.0077% | 0.0153% | | | | | | | | | | | |
| Mastercard/Maestro EMV 3DS Card Add Fee | | X | | Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CDF | | € 0.0300 | € 0.0300 | € 0.0300 | € 0.0300 | € 0.0300 | € 0.0300 | € 0.0300 | € 0.0300 | € 0.0300 | | | | | | | | | | | |
| Mastercard/Maestro Address Verification Service Fee | | X | | Applies for non-secure authorization requests with AVS data | | € 0.0100 | € 0.0100 | € 0.0100 | € 0.0100 | € 0.0100 | € 0.0100 | € 0.0100 | € 0.0100 | € 0.0100 | | | | | | | | | | | |
| Mastercard/Maestro CV2 Fee | | X | | Applies for non-secure e-com or MOTO trx with CV2 | | € 0.0050 | € 0.0050 | € 0.0050 | € 0.0050 | € 0.0050 | € 0.0050 | € 0.0050 | € 0.0050 | € 0.0050 | | | | | | | | | | | |
| Mastercard/Maestro Acquirer Performance Development – No Authentication | | X | | Applies for non-Secure CNP trx only | | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | | | | | | | | | | | |
| Mastercard/Maestro Acquirer Performance Development – Not tokenized CDF | | X | | Applies for Credential on file tx without scheme token | | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | | | | | | | | | | | |
| Mastercard/Maestro Exemption Indicator Fee | | X | | Fee charged if billable exemption indicators are used (Low Fraud/TRA, Low Value Payment, SCA Delegation) | | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | | | | | | | | | | | |
| Mastercard/Maestro Authorisation Integrity Fee | | X | | Incompliant Final Authorisations only | | 0.2800% | 0.2800% | 0.2800% | 0.2800% | 0.2800% | 0.2800% | 0.2800% | 0.2800% | 0.2800% | | | | | | | | | | | |
| Mastercard/Maestro PreAuthorisation Fee | | X | | Applies to Pre-Authorizations only, fee is applied instead of the Mastercard/Maestro Acquirer Authorisation Fee | | 0.0800% | 0.0800% | 0.0800% | 0.0800% | 0.0800% | 0.0800% | 0.0800% | 0.0800% | 0.0800% | | | | | | | | | | | |
| Mastercard Reattempts Fee | | X | | Applies to each reattempt authorization after an initial decline with indicator "Do not retry" (E-com only) | | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | | | | | | | | | | | |
| Mastercard Single Tap Enablement Fee | | X | | Applies for contactless transactions processed on terminals that do not support Single Tap. Effective as of 01.07.2023 | | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | 0.066% (max: € 0.66) | | | | | | | | | | | |
| PSD2 - Key Entered Transaction Fee | | X | | | | € 0.2000 | € 0.2000 | | € 0.2000 | € 0.2000 | | € 0.2000 | € 0.2000 | | | | | | | | | | | | |
| PSD2 - Chip transactions without CVM Fee | | X | | Domestic & Intra EEA tx at POS with chip but no CVM | | € 0.3000 | € 0.3000 | | € 0.3000 | € 0.3000 | | € 0.3000 | € 0.3000 | | | | | | | | | | | | |
| Global Wholesale Travel Transaction Program Fee (no Authoriz, Clearing&Settlement and Cross-border Fees for GWTP Trx) | | X | | GWTP Trx only | | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | € 0.5000 | | | | | | | | | | | |
| Mastercard Freight Program - Acquirer Scheme Fee (no Volume- / Reported Trx- / CNP- / MOTO Fees) | | X | | Freight Program Trx only | | 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 Authoriz- / PreAuth Fees, no Clearing & Settlement Fees) | | X | | Freight Program Trx only | | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | | | | | | | | | | | |
| Visa Acquirer Clearing & Settlement Fee | | 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 | | X | | Revised as of 01.01.2024 | | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | 0.0500% | | | | | | | | | | | |
| Visa Market Development Contribution Fee | | X | | | | | | | | | | | | | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | 0.0250% | | | | | |
| Non-Trx based Card Scheme Fees | | X | | | | | | | | | | | | | 0.0036% | 0.0036% | 0.0036% | 0.0007% | 0.0007% | 0.0007% | | | | | |
| Visa Acquirer Card Present Service Fee | | X | | For F2F transactions only | | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | | | | | | | | | | | |
| Visa Acquirer Card Not Present Service Fee | | X | | New rate applied 01.01.2024 | | (0.073%) | (0.073%) | (0.073%) | (0.068%) | (0.073%) | (0.068%) | (0.073%) | (0.068%) | (0.068%) | | | | | | | | | | | |
| Visa International Acquiring (F2F & CNP) | | X | | Applies to F2F and CNP transactions. | | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | 0.033% | | | | | | | | | | | |
| Visa International Acquiring CNP Fee | | X | | | | | | | | | | | | | 0.4500% | | | | | 0.4500% | | | | | |
| Visa International Acquiring (F2F & CNP) - UK issued | | X | | Applies to F2F and CNP transactions with UK-issued cards. | | | | | | | | | | | 0.1000% | | | | | 0.1000% | | | | | |
| Visa International Acquiring CNP Fee - UK issued | | X | | Applies to CNP transactions with UK-issued cards. | | | | | | | | | | | 0.1500% | | | | | 0.1500% | | | | | |
| Visa Secure Credential CNP Fee | | X | | As of 01.10.2023 for card-not-present transactions that are neither secure nor tokenized | | | | | | | | | | | 0.0250% | 0.0250% | | 0.0250% | 0.0250% | | | | | | |
| Visa Non-Domestic Settlement Currency Volume Fee | | X | | As of 01.04.2023: applies for transactions settled in a currency other than the local currency of the merchant country | | | | | | | | | | | | 0.0500% | 0.0500% | | 0.0500% | 0.0500% | | | | | |
| Visa Estimated and Incremental Authorization Fee | | X | | Applies to Estimated and Incremental Authorizations only, fee is applied in addition to Visa Acquirer Authorization Fee | | | | | | | | | | | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | 0.0200% | | | | | |
| Visa Non EMV Terminal Fee | | X | | | | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | \$ 0.1200 | | | | | | | | | | | |
| Visa 3DS Acquirer Authentication Request Fee | | X | | For 3DS 1.0 and 2.0 Authentication Calls | | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | € 0.0200 | | | | | | | | | | | |
| Visa Address Verification Service | | X | | Applies for authorizations with AVS result | | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | \$ 0.0020 | | | | | | | | | | | |
| Visa Reattempts Fee | | X | | Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days. | | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | \$ 0.1000 | | | | | | | | | | | |
| Acquirer B2B Virtual Service Fee (no Authorization, Clearing & Settlement & International Fees apply) | | X | | | | | | | | | | | | | 0.600% | 0.600% | 1.000% | 0.600% | 0.600% | 1.000% | | | | | |
| Reversal Fee (applies only for reversals processed via the Visa network) | | X | | Reversal Trx only | | | | | | | | | | | € 0.2712 | € 0.2712 | € 0.2712 | € 0.2712 | € 0.2712 | € 0.2712 | | | | | |

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

0.1200%0.4500%

Cross-border Fee (CP & CNP) 0.45%
Assessment Fee (CP & CNP) 0.06% (not applicable for local-currency CNP)
E-Commerce Fee (CNP only): 0.75% (PPV currency) or 0.35% (non-PPV currency)
Airline MCCs (0% below listed fees are not applicable)