

### Indicative Card Scheme Fee Rates

Indicative Card Scheme Fee Rates	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criteria (see remarks)	Remarks	Brand Region Amount Limit	Mastercard			Visa			Maestro			Debit Mastercard			V PAY / Visa Debit			UnionPay	Diners	JCB	Bancontact	Twint		
					Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter							
Clearing Mastercard/ Maestro Acquirer POS (applies to Face-To-Face and Card-Not-Present transactions)	X			Micro < € 5,00 Mid € 5 - € 25 Macro > € 25 - € 100 Max > € 100	€ 0.001800 € 0.003500 € 0.005300 € 0.008600	€ 0.001800 € 0.003500 € 0.005300 € 0.008600	€ 0.0060				€ 0.004100 € 0.006200 € 0.008300 € 0.010400	€ 0.004100 € 0.006200 € 0.008300 € 0.010400	€ 0.0080	€ 0.004100 € 0.006200 € 0.008300 € 0.010400	€ 0.004100 € 0.006200 € 0.008300 € 0.010400	€ 0.0080										
Mastercard/ Maestro Acquirer purchase Volume Fee	X					0.0980%	0.0980%	0.0980%				0.0810%	0.0810%	0.0810%	0.0980%	0.0980%	0.0980%									
Mastercard/ Maestro Acquirer Reported Transaction Fee	X						€ 0.2000					€ 0.2000			€ 0.2000		€ 0.2000									
Mastercard Marketing Fund	X					0.0100%	0.0100%	0.0100%				0.0100%	0.0100%	0.0100%			0.0100%									
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						0.1500%	0.6500%				0.1000%	0.6000%		0.1000%	0.6000%										
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)	X						0.0250%	0.0500%				0.0250%	0.0500%		0.0250%	0.0500%										
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	X					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					0.0400%	0.0400%	0.0400%			0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%										
Mastercard/ Maestro SecureCode Authentication / Mastercard or Maestro Identity Check Transaction Fee	X					€ 0.02200	€ 0.02200	€ 0.02200			€ 0.02200	€ 0.02200	€ 0.02200	€ 0.02200	€ 0.02200	€ 0.02200										
Mastercard/ Maestro E-commerce Development Fee (applies for all eCom transactions)	X					0.0500%	0.0500%	0.0500%			0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%										
Mastercard/ Maestro E-commerce Development Fee (applies for non-UCAF only)	X					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 non-compliant final authorizations)	X					0.2500%	0.2500%	0.2500%			0.2500%	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%										
Mastercard/ Maestro Preauthorisation Fee	X					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 GWTP Trx)	X					0.6000%	0.6000%	0.6000%			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					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					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 Authorisation Fee	X								€ 0.0032	€ 0.0068	€ 0.0425						€ 0.0032	€ 0.0068	€ 0.0425							
Non-Trx based Card Scheme Fees	X								0.0051%	0.0051%	0.0051%						0.0066%	0.0066%	0.0066%							
Visa Acquirer Association (renaming as of 01.01.2020: "Visa Acquirer Card Present Service Fee")	X								€ 0.014% (0.030%)	€ 0.014% (0.030%)	€ 0.014% (0.030%)						€ 0.010% (0.025%)	€ 0.010% (0.025%)	€ 0.010% (0.025%)							
Visa Acquirer Card Not Present Service Fee (new; replaces Visa eCom Development & Mail Order Phone Order (MOTO) Fee)	X								€ 0.0330%	€ 0.0330%	€ 0.0330%						€ 0.0280%	€ 0.0280%	€ 0.0280%							
Visa International Acquiring (F2F & CNP)	X										0.4500% (0.6000%)															0.4500% (0.6000%)
Visa International Acquiring CNP Fee	X										0.4000% (0.5500%)															0.4000% (0.5500%)
Visa Non EMV Terminal Fee	X								\$ 0.12	\$ 0.12	\$ 0.12						\$ 0.12	\$ 0.12	\$ 0.12							\$ 0.12
Visa PAN Key entered Card Present Transaction at POS	X								\$ 0.12	\$ 0.12	\$ 0.12						\$ 0.12	\$ 0.12	\$ 0.12							\$ 0.12
Visa Electronic Commerce Development Fee	X								0.0100% (replaced)	0.0100% (replaced)	0.0100% (replaced)						0.0100% (replaced)	0.0100% (replaced)	0.0100% (replaced)							0.0100% (replaced)
Visa 3DS Acquirer Authentication Request Fee	X								€ 0.020	€ 0.020	€ 0.020						€ 0.020	€ 0.020	€ 0.020							€ 0.020
Visa Mail Order Phone Order (MOTO) Fee	X								0.0100% (replaced)	0.0100% (replaced)	0.1000% (replaced)						0.0100% (replaced)	0.0100% (replaced)	0.1000% (replaced)							0.1000% (replaced)
Reversal Fee (applies only for reversals that were processed via the Visa network)	X								€ 0.27115	€ 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)						0.1536%	EEA: 0.2630% Europe: 0.3418%	0.8033%	0.0261%	0.0278%	0.5002%	0.1233%	EEA: 0.1097% Europe: 0.1181%	0.7472%	0.1536%	EEA: 0.2630% Europe: 0.3418%	0.8033%	0.0236%	0.0211%	0.5002%	0.1000%	0.1200%	0.0500%	n.a.	n.a.	n.a.
Indicative, 2018' average CSF rate for general Card-Not-Present Purchase Transaction (both amount based CSF and percentage CSF included)						0.1637%	EEA: 0.2114% Europe: 0.3047%	0.8426%	0.0331%	0.0392%	0.8166%	0.1168%	EEA: 0.1300% Europe: 0.2642%	n.a.	0.1637%	EEA: 0.2114% Europe: 0.3047%	0.8426%	0.0248%	0.0224%	0.8166%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.