

Indicative Card Scheme Fee Rates as of July 2024
Belgium

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 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 Tx with regional Depositing/CMV Trx Terminal/ Scheme (see remarks)	Remarks	Brand Region Amount Limit	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners	JCB	Bancontact
				Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter				
				€	€	€	€	€	€	€	€	€	€	€	€	€	€	€				
MC Clearing Acquirer POS	X		Micro € < 2.50	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009				
MC Acquirer Volume Fee	X		Mid € 2.50 - € 10	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018	€ 0.0018				
MC Acquirer Reported Transaction Fee	X		Macro > € 10 - € 100	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028	€ 0.0028				
MC Market Development Fund	X		Max > € 100	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045	€ 0.0045				
MC Acquirer Authorization Fee	X			0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%	0.0550%				
Non-Tx based Card Scheme Fees	X			0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%				
MC Acquirer Cross-Border Fee (Local Currency)	X	Applies when tx currency is the same as the local currency of merchant country. Excluding Intra-Europe tx in EURD where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) Revised rates as of 01/07/2024		0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%				
MC Acquirer Cross-Border Fee (Non-Local Currency)	X	Applies when tx currency is not the same as the local currency of merchant country. Excluding Intra-Europe tx in EURD where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)		0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%				
MC Acquirer Card-Not-Present Fee	X	Applies for card-not-present transactions. Excluding Intra-Europe tx in EURD where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)		0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%	0.2050%				
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X	Applies to Card-not-present MOTO tx		0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%				
MC Non-EMV / Non-Contactless Acquirer Fee	X	Non-EMV / Non-Contactless, limited only		0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%				
MC EMV 3DS Authentication Fee	X	Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase		0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%				
MC EMV 3DS Authentication Fee - Recurring	X	Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)		0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%				
MC EMV 3DS Card Add Fee	X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CUP		€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000				
MC Address Verification Service Fee	X	Applies for non-secure authorization requests with AVS data		€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010				
MC CV2C Fee	X	Applies for non-secure e-com or MOTO tx with CV2C		€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025				
MC Acquirer Performance Development - No Authentication	X	Applies for non-secure CNP tx only		0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%	0.0600%				
MC Acquirer Performance Development - Not Extended CNP	X	Applies for Creditless tx with without scheme token		0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%				
MC Exemption Indicator Fee	X	Fee charged if billable exemption indicators are used (Low Fraud/TBA, Low Value Payment, SEA Indication)		€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030				
MC Authorization Integrity Fee	X	Incongruent Final Authorizations only		0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%				
MC Pre-Authorization Fee	X	Applies to Pre-Authorizations only. Fee is applied instead of the MC Acquirer Authorization Fee		0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%				
MC Pre-Authorization Fee for AFD and EVC	X	Applied for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for authorizations only (revised instead of the MC Acquirer Authorization Fee) Revised rates as of 01/07/2024		0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%				
MC PSD2 Key Entered Transaction Fee	X			€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000				
MC Reattempt 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	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000				
MC Single Tap Establishment Fee	X	Applies for contactless transactions processed on terminals that do not support Single Tap		0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%	0.044%				
MC PSD2 Chip transactions without CVM Fee	X	Domestic & Intra EEA tx at POS with chip but not CVM		€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000				
MC Global Wholesale Travel Transaction Program (GWTF) Fee	X	Applies for GWTF Tx only. This fee applies instead of Authorization, Clearing & Settlement and Cross-Border Fees		0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%				
MC Freight Program Acquirer Scheme Fee	X	Applies for Freight Program Tx only. This fee applies instead of volume, reported transaction, card-not-present and MOTO fees.		0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%				
MC Freight Program Acquirer Switch Fee	X	Applies for Freight Program Tx only. This fee applies instead of Authorization, Preauthorization and Clearing & Settlement fees.		0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%				
Visa Acquirer Clearing & Settlement Fee	X																					
Visa Acquirer Authorization Fee	X																					
Visa International & Market Development (IMD) Fee	X																					
Non-Tx based Card Scheme Fees	X																					
Visa Acquirer Card Present Service Fee	X	For F2F transactions only																				
Visa Acquirer Card-Not-Present Service Fee	X	For CNP transactions only																				
Visa International Card-Not-Present Fee	X	CNP tx only																				
Visa International Acquirer (F2F & CNP)	X	Applies to F2F and CNP transactions																				
Visa International Acquirer (UK issued - F2F & CNP)	X	Applies to F2F and CNP transactions with UK issued cards																				
Visa International Acquirer (UK issued - CNP only)	X	Applies to CNP transactions with UK issued cards																				
Visa Secure Credential CNP Fee	X	Applies for card-not-present transactions that are neither secure nor tokenized																				
Visa Non-Domestic Settlement Currency Volume Fee	X	Applies for transactions settled in a currency other than the local currency of the merchant country Revised rates as of 01/07/2024																				
Visa Estimated and Incremental Authorization Fee	X	Applies to Estimated and Incremental Authorizations only. Fee is applied in addition to Visa Acquirer Authorization Fee																				
Visa Non-EMV Terminal Fee	X	For 3DS 1.0 and 2.0 Authentication Calls																				
Visa 3DS Acquirer Authorization Request Fee	X	Applies for authorizations with AVS result																				
Visa Address Verification Service	X	Applies to Estimated and Incremental Authorizations only. This fee applies instead of Authorization, Clearing & Settlement and International Fees																				
Visa Reattempt Fee	X	Applies to each reattempt authorization after an initial decline with indicator "Do not retry", "Retry with updated card data" and after >15 statements in 30 days																				
Visa Processing Integrity Fees	X	Applies for cleared transactions that cannot be matched to authorization introduced as of 01/07/2024 New rate (in brackets) as of 01/07/2024																				
Visa Integrity Risk Fee	X	Applies to CNP transactions for merchants with MCC 5967 & 7273 and for MCC 5962 & 5965 associated to retail services transactions																				
Visa Acquirer B2B Virtual Service Fee	X	Applies for B2B virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees																				
Visa Reversal Fee	X	Applies for Reversal Tx processed via the Visa network only																				
Bancontact Switch-On & Clearing Fee	X																					
Bancontact Brand Volume Fee	X																					
Bancontact SEPA POS Acquiring License Fee	X	Card present only. Rates recalculated as of 01/07/2024																				
Bancontact e-Commerce Scheme Directory Fee	X	e-Com Tx only																				
Bancontact SEPA e-Com Acquiring License Fee	X	e-Com / m																				