

Indicative Card Scheme Fee Rates as of April 2024
Bulgaria

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 payment instrument (reference)	Applicable in the 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	SEPA Region (Oct 2022)
						Amount Limit																				
MC Clearing Acquirer POS	X				Micro	< € 5	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005								
					Mini	€ 5 - € 25	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015	€ 0.0015								
					Macro	€ 25 - € 100	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050								
					Max	> € 100	€ 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 Acquirer Volume Fee	X						€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.0004								
MC Acquiring Reported Transaction Fee	X						€ 0.0004	€ 0.0004	€ 0.1400	€ 0.0004	€ 0.0004	€ 0.1400	€ 0.0004	€ 0.0004	€ 0.0004	€ 0.1400	€ 0.0004	€ 0.1400								
MC Market Development Fund	X						0.0050%	0.1500%	0.1500%	0.0050%	0.1500%	0.1500%	0.0050%	0.1500%	0.1500%	0.0050%	0.1500%	0.1500%								
MC Innovation Fund	X						0.0050%	0.1000%	0.1000%	0.0050%	0.1000%	0.1000%	0.0050%	0.1000%	0.1000%	0.0050%	0.1000%	0.1000%								
MC Acquirer Authorization Fee	X						0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%	0.0090%								
Non-Tra based Card Scheme Fees	X						0.0125%	0.0125%	0.0125%	0.0125%	0.0125%	0.0125%	0.0125%	0.0125%	0.0125%	0.0125%	0.0125%									
MC Acquirer Cross-border Fee (Local Currency)	X		Applies when the currency is the same as the local currency of merchant country. Excluding Intra-Euro fee in EU/RO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised rates as of 01/07/2024					0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%									
MC Acquirer Cross-border Fee (Non-Local Currency)	X		Applies when the currency is not the same as the local currency of merchant country. Excluding Intra-Euro fee in EU/RO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised rates as of 01/07/2024					0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%									
MC Acquirer Card-Not-Present Fee	X		Applies for card-not-present transactions. Excluding Intra-Euro fee in EU/RO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised rates as of 01/07/2024					0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%									
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X		Applies to all card-not-present MOTO fee					0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%									
MC Non-EMV/Non-Contactless Acquirer Fee	X		Non-EMV / Non-CP Terminal only					0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%									
MC 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%	0.0230%									
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)					0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%									
MC EMV 3DS Card Add Fee	X		Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CVM					€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300									
MC Address Verification Service Fee	X		Applies for non-secure authorization requests with AVE data					€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100									
MC CVV2 Fee	X		Applies for non-secure authorization requests with CVV2					€ 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 Authorization	X		Applies for non-secure CNP Tx only					0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%									
MC Acquirer Performance Development - Non-validated CNP	X		Applies for fraudulent or high-risk transactions					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 applicable exemption indicators are used (Low Fraud/FRA, Low-Value Payment, SCA Delegation)					€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100									
MC Authorization Integrity Fee	X		Incremental Fraud Authorizations only					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					0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%									
MC Pre-authorization Fee for AFD and EVC	X		Applies for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorizations only (assessed instead of the MC Acquirer Authorization Fee). Introduced 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%									
MC PSD2 No-Entered Transaction Fee	X		Applies to each reattempt authorization after an initial decline with indicator Tx not error (E.com only)					€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000									
MC 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	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000									
MC Reattempts Fee	X		Applies for contactless transactions processed on terminals that do not support Single Tap					€ 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					0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%									
MC Global Wholesale Travel Transaction Program (GWTTP) Fee	X		Applies for GWTTP 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%									
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%									
MC Freight Program Acquirer Switch Fee	X		Applies for Freight Program Tx only. This fee applies instead of Authorization, Pre-authorization and Clearing & Settlement fees					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 Innovation & Market Development (IMD) Fee	X																									
Non-Tra based Card Scheme Fees	X																									
Visa Acquirer Card Present Service Fee	X		For F2F Transactions only. Revised rates as of 01/04/2024					0.033%	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		For CNP Transactions only. Revised rates as of 01/04/2024					0.033%	0.033%	0.033%	0.033%	0.033%	0.033%	0.033%	0.033%	0.033%	0.033%									
Visa International Card-Not-Present Fee	X		CNP Tx only. Revised rates as of 01/04/2024					0.048%	0.048%	0.048%	0.048%	0.048%	0.048%	0.048%	0.048%	0.048%	0.048%									
Visa International Acquiring (F2F & CNP)	X		Applies to F2F and CNP transactions.																							
Visa International Acquiring (UK issued - F2F & CNP)	X		Applies to F2F and CNP transactions with UK-issued cards.																							
Visa International Acquiring (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 standard																							
Visa Extended 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 01/04/2024																							
Visa Domestic 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		Non-EMV Terminal Fee																							
Visa 3DS Acquirer Authentication Request Fee	X		For 3DS 1.0 and 2.0 Authentication Calls																							
Visa Address Verification Service	X		Applies for authorization with AVE result																							
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 attempts in 30 days																							
Visa Processing Integrity Fees	X		Applies for cleared transactions that cannot be matched to authorization. Introduced as of 25/04/2024																							
Visa Integrity Risk Fee	X		Applies to CNP transactions for merchants with MCC 5967 & 7273 and for MCC 512 & 505. Introduced as of 01/07/2024																							
Visa Acquirer B2B Virtual Service Fee	X		Applies for B2B Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and Interstitial Fees																							
Visa Reversal Fee	X		Applies for Reversal Tx processed through the Visa network only																							

F2F 0.00%
 CNP 0.00%
 0.00% MCC report, insurance 0.01%
 0.1200%
 0.4500%
 Commission Fee (CP & CNP) 0.50%
 Commission Fee (F2F) 0.50%
 Commission Fee (CP & CNP) 0.50%
 Commission Fee (F2F) 0.50%
 ATR Fee (MCC 05, 60, 68, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99)
 ATR Fee (MCC 05, 60, 68, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99)