

Indicative Card Scheme Fee Rates as of April 2024
Denmark

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 European 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 transaction (if applicable)	Applicable in the following countries (if applicable)	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 Limits																				
MC Clearing Acquirer POS	X				Micro € 2-30	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003								
MC Acquirer Volume Fee	X				Mid € 3-30	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003								
MC Acquiring Reported Transaction Fee	X				Mid € 3-10	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051	€ 0.0051								
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X				Max >€ 100	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107	€ 0.0107								
MC Non-EMV / Contactless Acquirer Fee	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC Acquirer Card-Not-Present Fee	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC Non-EMV / Contactless Acquirer Fee	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC EMV 3DS Authentication Fee	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC EMV 3DS Authentication Fee - Recurring	X					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					€ 0.0300	€ 0.0300	€ 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					€ 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 Performance Development - No Authentication	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC Acquirer Performance Development - Not tokenized CDP	X					0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%									
MC Exemption Indicator Fee	X					€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300									
MC Authentication Integrity Fee	X					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					0.0800%	0.0800%	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					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									
MC PSD2 Chip transactions without CDM 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									
MC Reattempts Fee	X					€ 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 Enablement Fee	X					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 Global Wholesale Travel Transaction Program (GWTF) Fee	X					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					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					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																€ 0.005	€ 0.010	€ 0.005	€ 0.005	€ 0.010	€ 0.005				
Visa Acquirer Authorization Fee	X																€ 0.0032	€ 0.0068	€ 0.0043	€ 0.0032	€ 0.0068	€ 0.0043				
Visa Integration and Market Development Fee (IMDF)	X																									
Visa Non-EMV Card Scheme Fees	X																									
Visa Acquirer Card-Not-Present Service Fee	X																									
Visa Acquirer Card-Not-Present Service Fee	X																									
Visa International Card-Not-Present Fee	X																									
Visa International Acquiring (F2F & CNP)	X																									
Visa International Acquiring (UK issued - F2F & CNP)	X																									
Visa International Acquiring (UK issued - CNP only)	X																									
Visa Secure Credential CNP Fee	X																									
Visa Non-Domestic Settlement Currency Volume Fee	X																									
Visa Estimated and Incremental Authorization Fee	X																									
Visa Non-EMV Terminal Fee	X																									
Visa 3DS Acquirer Authentication Request Fee	X																									
Visa Address Verification Service	X																									
Visa Reattempts Fee	X																									
Visa Processing Integrity Fee	X																									
Visa Integrity Risk Fee	X																									
Visa Acquirer B2B Virtual Service Fee	X																									
Visa Reversal Fee	X																									