

Indicative Card Scheme Fee Rates as of July 2024
Estonia

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 European Region and the point of sale lies within the European Region and vice versa.

Fee Type	Applies to every payment terminal (all references)	Applies to every payment terminal (some references)	Terminal Criteria (see annex)	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 <€ 2.50	€ 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	€ 0.0003								
MC Acquirer Volume Fee	X					Mid €3.50 - € 100	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013								
MC Acquiring Reported Transaction Fee	X					Max >€ 100	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120	€ 0.0120								
MC Acquirer Authorization 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%	0.0004%	0.0004%								
MC Acquirer Cross-Border Fee	X	X		Excluding Intra-Europe (in-EEA) where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) Applies for card-not-present transactions. Excluding Intra-Europe (in-EEA) where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) Revised rates as of 01/07/2024			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 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%	0.0250%	0.0250%								
MC Non-EMV Contactless Acquirer Fee	X						0.0260%	0.0260%	0.0260%	0.0260%	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						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						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 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	€ 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	€ 0.0100	€ 0.0100								
MC CVV2 Fee	X						€ 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 Authorization	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%	0.0250%	0.0250%								
MC Acquirer Performance Development - Not Released CIP	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%	0.0500%	0.0500%								
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	€ 0.0300	€ 0.0300								
MC Authorization Inquiry 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%	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%	0.0800%	0.0800%								
MC Pre-authorization Fee for AFD and EVC	X						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 PSD2 May Entail 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								
MC PSD2 Chip transactions without CVM Fee	X						€ 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 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	€ 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%	0.044%	0.044%								
MC Global Wholesale Travel Transaction Program (GWTTP) 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%	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%	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%	0.0500%	0.0500%								
Visa Acquire Clearing & Settlement Fee	X																											
Visa Acquirer Authorization Fee	X																											
Visa Innovation & Market Development (IMD) Fee	X																											
Non-Tre-based Card Scheme Fees	X																											
Visa Acquirer Card Present Service Fee	X																											
Visa Acquirer Card Not Present Service Fee	X																											
Visa International Card Not Present Fee	X																											
Visa International Acquirer (F2F & CNP)	X																											
Visa International Acquirer (UK issued - F2F & CNP)	X																											
Visa International Acquirer (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 Fees	X																											
Visa Integrity Risk Fee	X																											
Visa Acquirer B2B Virtual Service Fee	X																											
Visa Reversal Fee	X																											

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