Indicative Card Scheme Fee Rates as of July 2024
Finland

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 the 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 Trx (with regional differences)	Depending on Trx / Terminal Criterias (see remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard		
				Region / Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter
MC Clearing Acquirer POS	X		Micro	< € 2.50	€ 0,0003	€ 0,0003	€ 0,0060	€ 0,0003	€ 0,0003	€ 0,0060	€ 0,0003	€ 0,0003	€ 0,0060
			Mid	€ 2.50 - € 10	€ 0,0015	€ 0,0015		€ 0,0015	€ 0,0015		€ 0,0015	€ 0,0015	
			Macro	> € 10 - € 100	€ 0,0056	€ 0,0056		€ 0,0056	€ 0,0056		€ 0,0056	€ 0,0056	
			Max	> € 100	€ 0,0150	€ 0,0150		€ 0,0150	€ 0,0150		€ 0,0150	€ 0,0150	
MC Acquirer Volume Fee	X				0,0350%	0,0350%	0,0350%	0,0350%	0,0350%	0,0350%	0,0350%	0,0350%	0,0350%
MC Acquiring Reported Transaction Fee	X						€ 0,1100			€ 0,1100			€ 0,1100
MC Innovation Fund	X				0,0060%	0,0060%	0,0060%	0,0060%	0,0060%	0,0060%	0,0060%	0,0060%	0,0060%
MC 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				0,0125%	0,0125%	0,0125%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%
MC Acquirer Cross-Border Fee		X	*Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)*			0,0750%	0,7500%		0,0750%	0,7500%		0,0750%	0,7500%
MC Acquirer Card-Not-Present Fee		X	Applies for card-not-present transactions. *Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)* Revised rates as of 01/07/2024			0,0250%	0,0500% (0,1500%)		0,0250%	0,0500% (0,1500%)		0,0250%	0,0500% (0,1500%)
MC Acquirer Mail Order / Telephone Order (MOTO) Fee		X	Applies to all Card not Present MOTO trx		0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%
MC Non-EMV/ Contactless Acquirer Fee		X	Non-EMV / Non-CLP terminal only		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 intitiated purchase		0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)	0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)	0.0155% (max € 0.155)	0.0155% (max € 0.155)	0.0310% (max € 0.31)
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% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)	0.0050% (max € 0.05)	0.0050% (max € 0.05)	0.0100% (max € 0.10)
MC EMV 3DS Card Add Fee		X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for COF		€ 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 AVS data		€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100
MC CVC2 Fee		X	Applies for non-secure e-com or MOTO trx with CVC2		€ 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 trx only		0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%
MC Acquirer Performance Development – Not tokenized COF		X	Applies for Credential on file trx without scheme token		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/TRA, Low-Value Payment, SCA Delegation)		€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200
MC Authorisation Integrity Fee		X	Incompliant Final Authorisations only		0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%
MC PreAuthorisation Fee		X	Applies to Pre-Authorizations only, fee is applied instead of the MC Acquirer Authorisation Fee		0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%
MC PreAuthorisation Fee for AFD and EVC		X	Applied 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%
MC PSD2 Key Entered Transaction Fee		X			€ 0,2000	€ 0,2000		€ 0,2000	€ 0,2000		€ 0,2000	€ 0,2000	
MC PSD2 Chip transactions without CVM Fee		X	Domestic & Intra EEA trx at POS with chip but no CVM		€ 0,3000	€ 0,3000		€ 0,3000	€ 0,3000		€ 0,3000	€ 0,3000	
MC Reattempts 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
MC Single Tap Enablement Fee		X	Applies for contacless transactions processed on terminals that do not support Single Tap.		0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)	0.044% (max: € 0.44)
MC Global Wholesale Travel Transaction Program (GWTTP) Fee		X	Applies for GWTTP Trx 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%
MC Freight Program Acquirer Scheme Fee		X	Applies for Freight Program Trx 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%
MC Freight Program Acquirer Switch Fee		X	Applies for Freight Program Trx 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%
Visa Acquirer Clearing & Settlement Fee	X												
Visa Acquirer Authorization Fee	X												
Visa Innovation and Market Development Fee (IMD)	X												
Non-Trx 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 trx only										
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 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 01/04/2024										
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											
Visa 3DS Acquirer Authentication Request Fee		X	For 3DS 1.0 and 2.0 Authentication Calls										
Visa Address Verification Service		X	Applies for authorizations with AVS 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 reattempts in 30 days.										
Visa Processing Integrity Fees		x	Applies for cleared transactions that cannot be matched to authorization Introduced as of 25/04/2024 New rate (in brackets) as of 01/07/2024										
Visa Integrity Risk Fee		x	Introduced as of 01/04/2024 Applies to CNP transactions for merchants with MCC 5967 & 7273 and for MCC 6012 & 6051 processing crypto purchase 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 Trx processed the the Visa network only										

Fee Type	Visa			V PAY / Visa Debit			UnionPay	Diners		JCB
	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/ Intra	Inter	SEPA Region (Oct 2022)
MC Clearing Acquirer POS (Micro / Mid / Macro / Max)							F2F: 0.10% eCom Standard: 0.20% eCom MCC Airport, Education, Insurance: 0.15%	0,1200%	0,4500%	Cross-border Fee (CP & CNP): 0.45% Assessment Fee (CP & CNP): 0.05% (not applicable for local-currency CNP) E-Commerce Fee (CNP only): 0.75% (JPY currency) or 0.25% (non-JPY currency) Airline MCCs: 0% (above listed fees are not applicable)
MC Acquirer Volume Fee										
MC Acquiring Reported Transaction Fee										
MC Innovation Fund										
MC Acquirer Authorisation Fee										
Non-Trx based Card Scheme Fees										
MC Acquirer Cross-Border Fee										
MC Acquirer Card-Not-Present Fee										
MC Acquirer Mail Order / Telephone Order (MOTO) Fee										
MC Non-EMV/ Contactless Acquirer Fee										
MC EMV 3DS Authentication Fee										
MC EMV 3DS Authentication Fee - Recurring										
MC EMV 3DS Card Add Fee										
MC Address Verification Service Fee										
MC CVC2 Fee										
MC Acquirer Performance Development – No Authentication										
MC Acquirer Performance Development – Not tokenized COF										
MC Exemption Indicator Fee										
MC Authorisation Integrity Fee										
MC PreAuthorisation Fee										
MC PreAuthorisation Fee for AFD and EVC										
MC PSD2 Key Entered Transaction Fee										
MC PSD2 Chip transactions without CVM Fee										
MC Reattempts Fee										
MC Single Tap Enablement Fee										
MC Global Wholesale Travel Transaction Program (GWTTP) Fee										
MC Freight Program Acquirer Scheme Fee										
MC Freight Program Acquirer Switch Fee										
Visa Acquirer Clearing & Settlement Fee	€ 0,005	€ 0,010	€ 0,065	€ 0,005	€ 0,010	€ 0,065				
Visa Acquirer Authorization Fee	€ 0,0032	€ 0,0068	€ 0,0425	€ 0,0032	€ 0,0068	€ 0,0425				
Visa Innovation and Market Development Fee (IMD)	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%				
Non-Trx based Card Scheme Fees	0,0036%	0,0036%	0,0036%	0,0007%	0,0007%	0,0007%				
Visa Acquirer Card Present Service Fee	0,0250%	0,0250%	0,0250%	0,0200%	0,0200%	0,0200%				
Visa Acquirer Card Not Present Service Fee	0,0330%	0,0330%	0,0330%	0,0280%	0,0280%	0,0280%				
Visa International Card-Not-Present Fee			0,5500%			0,5500%				
Visa International Acquiring (F2F & CNP)			0,4500%			0,4500%				
Visa International Acquiring (UK issued - F2F & CNP)		0,1000%			0,1000%					
Visa International Acquiring (UK issued - CNP only)		0,1500%			0,1500%					
Visa Secure Credential CNP Fee	0,0250%	0,0250%		0,0250%	0,0250%					
Visa Non-Domestic Settlement Currency Volume Fee		0,0500% (0,1000%)	0,0500% (0,1000%)		0,0500% (0,1000%)	0,0500% (0,1000%)				
Visa Estimated and Incremental Authorization Fee	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%				
Visa Non EMV Terminal Fee	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200	$ 0,1200				
Visa 3DS Acquirer Authentication Request Fee	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200				
Visa Address Verification Service	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020	$ 0,0020				
Visa Reattempts Fee	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000	$ 0,1000				
Visa Processing Integrity Fees	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)	$ 0,01 ($ 0,05)				
Visa Integrity Risk Fee	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%				
Visa Acquirer B2B Virtual Service Fee	0,600%	0,600%	1,000%	0,600%	0,600%	1,000%				
Visa Reversal Fee	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712				