

Indicative Card Scheme Fee Rates as of April 2024
Hungary

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 transaction (if differences)	Applicable on FX Terminal Criteria (see annex)	Remarks	Brand			Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay		Diners		JCB	SEPA Region (Oct 2022)
				Region			Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/Intra	Inter			
				Amount Limit																							
MC Clearing Acquirer POS (applies to Face-to-Face and Card-Not-Present transactions)	X			Micro < € 5.00	€ 0.0014	€ 0.0014		€ 0.0014	€ 0.0014		€ 0.0014	€ 0.0014															
MC Acquirer Volume Fee	X			Mid € 5 - € 25	€ 0.0055	€ 0.0055		€ 0.0055	€ 0.0055		€ 0.0055	€ 0.0055															
MC Acquirer Transaction Fee	X			Macro > € 25 - € 100	€ 0.0208	€ 0.0208		€ 0.0208	€ 0.0208		€ 0.0208	€ 0.0208															
MC Acceptor Development Fund	X			Micro < € 2.50	€ 0.0025	€ 0.0025	0.0525%	€ 0.0025	€ 0.0025	0.0525%	€ 0.0025	€ 0.0025	0.0525%														
MC Innovation Fund	X			Low € 2.50 - € 5	€ 0.0130	€ 0.0130		€ 0.0130	€ 0.0130		€ 0.0130	€ 0.0130															
MC Market Development Fund	X			Mid € 5 - € 15	€ 0.0185	€ 0.0185		€ 0.0185	€ 0.0185		€ 0.0185	€ 0.0185															
MC Acquirer Authorization Fee	X			Macro > € 15	€ 0.0200	€ 0.0200		€ 0.0200	€ 0.0200		€ 0.0200	€ 0.0200															
Non-Tx based Card Scheme Fees	X				0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%														
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 EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised rates as of 01/07/2024		0.5000%	0.5000%		0.5000%	0.5000%		0.5000%	0.5000%															
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 EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Applies for card-not-present transactions.		0.5000%	0.5000%		0.5000%	0.5000%		0.5000%	0.5000%															
MC Acquirer Card-Not Present Fee	X		Applies for card-not-present transactions. Excluding Intra-Europe tx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised rates as of 01/07/2024		0.2500%	0.5000%		0.2500%	0.5000%		0.2500%	0.5000%															
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X		Applies to all Card-Not Present MOTO txs		0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%														
MC Non-EMV/Non-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 initiated purchase		0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%														
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%														
MC EMV 3DS Card Add Fee	X		Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CDP		€ 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 CNP Fee	X		Applies for non-secure e-commerce MOTO txs with CVCA		€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050														
MC Acquirer Performance Development - No Authentication	X		Applies for non-secure CNP txs only		0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%														
MC Acquirer Performance Development - Not tokenized CDP	X		Applies for Credential on file txs 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 Authorization Integrity Fee	X		Applies to Pre-Authentications only, fee is applied instead of the MC Acquirer Authorization Fee		0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%														
MC Preauthorization Fee	X		Applies to Pre-Authentications 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%														
MC Preauthorization Fee for AFD and EVV	X		Applied for Automatic Fuel Dispenser & Electric Vehicle Charging terminals, applies for pre-authorizations only (succeeded 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 Reattempts Fee	X		Applies to each reattempt authorization after an initial decline with indicator "Do not retry" (i.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 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%														
MC PSD2 Key Entered Transaction Fee	X		Applies for PSD2 Key Entered transactions		€ 0.2000	€ 0.2000		€ 0.2000	€ 0.2000		€ 0.2000	€ 0.2000															
MC PSD2 Chip Transactions without CVM Fee	X		Domestic & Intra EEA txs at POS with chip but no CVM		€ 0.3000	€ 0.3000		€ 0.3000	€ 0.3000		€ 0.3000	€ 0.3000															
MC Global Wholesale Travel Transaction Program (GWTP) Fee	X		Applies for GWTP Tx only. This fee applies instead of Authorization, Clearing & Settlement and Cross-Border Fees.		€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000														
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%														
MC Freight Program Acquirer Switch Fee	X		Applies for Freight Program Tx only. This fee applies instead of Authorization, Preauthorization and Clearing & Settlement fees		0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%	0.5000%														
Visa Acquirer Clearing & Settlement Fee	X																										
Visa Acquirer Authorization Fee	X																										
Visa Innovation & Market Development (IMD) Fee	X		Revised as of 01.01.2024																								
Visa Market Development Contribution Fee	X																										
Non-Tx based Card Scheme Fees	X																										
Visa Acquirer Card Present Service Fee	X		For F2F transactions only. New rate applied 01.01.2024																								
Visa Acquirer Card Not Present Service Fee	X		For CNP transactions only. New rate applied 01.01.2024																								
Visa International Card Not Present Fee	X		CNP txs 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 01/07/2024																								
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																										
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 indicator "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 & 6013 processing contactless transactions																								
Visa Acquirer 828 Virtual Service Fee	X		Applies for 828 Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees																								
Visa Reversal Fee	X		Applies for Reversal Tx processed the the Visa network only																								

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