

**Indicative Card Scheme Fee Rates as of April 2024
Ireland**

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 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 (regardless of terminal/merchant)	Applies to every payment (regardless of terminal/merchant)	Terminal/merchant (see remarks)	Remarks	Region	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB			
						Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra		Inter	Inter		Domestic/Intra	Inter	SEPA Region (Oct 2022)
							€	€	€	€	€	€	€	€	€	€	€	€	€	€		€	€		€	€	€
MC Clearing Acquirer POS (Applies to Face-To-Face and Card-Not-Present Transactions)	X				Micro	< € 30	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006							
					Mid	€ 30 - € 100	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009	€ 0.0009							
					Macro	> € 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 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	€ 0.0004	€ 0.0004							
MC Acquiring Reported Transaction Fee	X						€ 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 Market Development Fund	X						€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002	€ 0.0002							
MC Acquirer Authorization Fee	X						€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001							
Non-Tra based Card Scheme Fees	X						€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001							
MC Acquirer Cross-Border Fee	X							0.0450%	0.4500%		0.0450%	0.4500%		0.0450%	0.4500%												
MC Acquirer Card-Not-Present Fee	X							0.0250%	0.2500%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%							
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X							0.0250%	0.2500%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%							
MC Non-EMV / Contactless Acquirer Fee	X							0.0250%	0.2500%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%	0.0250%	0.0150%	0.0250%							
MC EMV 3DS Authentication Fee	X							0.0155%	0.0155%	0.0130%	0.0155%	0.0155%	0.0130%	0.0155%	0.0155%	0.0130%	0.0155%	0.0155%	0.0130%	0.0155%							
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%	0.0050%							
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							
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							
MC Acquirer Performance Development - Not tokenized CIP	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%							
MC Exemption Indicator Fee	X							€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200							
MC Authorization 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%	0.2800%							
MC Pre-Authorization Fee	X							0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%							
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%	0.0150%							
MC P502 Key Estab. Transaction 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							
MC P502 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							
MC Reattempt 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							
MC Global Wholesale Travel Transaction Program (SWTTP) 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%							
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%							
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%							
Visa Acquirer Classra & Settlement Fee	X																										
Visa Acquirer Authorization Fee	X																										
Visa Market Development Fund	X																										
Non-Tra based Card Scheme Fees	X																										
Visa Acquirer Card Present Service Fee	X																										
Visa Acquirer Card Not Present Service Fee	X																										
Visa International Acquiring (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 Reattempt Fee	X																										
Visa Processing Integrity Fee	X																										
Visa Integrity Risk Fee	X																										
Visa Acquirer 3DS Virtual Service Fee	X																										
Visa Reversal Fee	X																										