

Indicative Card Scheme Fee Rates as of April 2024
Liechtenstein

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 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 Trx originating from Terminal (C/Scheme) (see remarks)	Remarks	Mastercard		Maestro		Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners	JCB	Twint
			Region		Region		Region			Region			Region						
			Domestic	Intra	Domestic	Intra	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter				
MC Clearing Acquirer POS	X		Micro < € 0.05	€ 0.0010	€ 0.0010	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007	€ 0.0007				
MC Acquirer Volume Fee	X		Micro € 1.5 - € 25	€ 0.0030	€ 0.0030	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020				
MC Acquirer Regional Transaction Fee	X		Micro > € 25 - € 100	€ 0.0050	€ 0.0050	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030				
MC Acquirer Cross-Border Fee	X		Micro > € 100	€ 0.0070	€ 0.0070	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050				
MC Acquirer Card-Not-Present Fee	X	All intra, no intra-Trx Applies for card not present transactions		€ 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 MMS Order / Telephone Order (MOTO) Fee	X	Revised rates as of 01/04/2024		€ 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 Fee	X	Non-EMV / Non-CLP terminal only		€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780	€ 0.0780				
MC EMV 3DS Authentication Fee - Recurring	X	Applies for EMV 3DS (1521) authenticated cardholder initiated purchase payment (not applied to standard authorization only recurring transactions)		€ 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	Applies for EMV 3DS (1521) authentication for purpose of adding card for CUP		€ 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	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	€ 0.0100	€ 0.0100	€ 0.0100				
MC CVV2 Fee	X	Applies for non-secure authorization requests with CVV2		€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020	€ 0.0020				
MC Acquirer Performance Development - No Authentication	X	Applies for non-secure authorization requests with CVV2		€ 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 CDF	X	Fee charged if token exemption indicators are used (Low Fraud/TXA, Low-Value Payment, SCA Delegation)		€ 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	Revised rates as of 01/04/2024		€ 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	Applies for Pre-Authentications only. Fee is applied instead of the MC Acquirer Authentication Fee		€ 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 Preauthorization Fee	X	Applies for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorizations only (assessed instead of the MC Acquirer Authentication Fee)		€ 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	Domestic Intra EEA Trx as POS with chip but not CVM		€ 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	Applies to each reattempt authorization after an initial decline with indicator "do not retry" (E-claim only)		€ 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 (GWTF) Fee	X	Applies for GWTF 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	€ 0.6000	€ 0.6000	€ 0.6000				
MC Freight Program Acquirer Scheme Fee	X	Applies for Freight Program Trx only. This fee applies instead of Authorization, Preauthorization and Clearing & Settlement Fee		€ 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	Applies for Freight Program Trx only. This fee applies instead of Authorization, Preauthorization and Clearing & Settlement Fee		€ 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																		
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 with UK-issued cards.																	
Visa International Acquiring (UK issued - F2F & CNP)	X	Applies to CNP transactions with UK-issued cards																	
Visa International Acquiring (UK issued - CNP only)	X	Applies for card not present transactions that are neither secure nor																	
Visa Secure Credential CPM Fee	X	Applies for transactions settled in a currency other than the local currency of the merchant country																	
Visa Non-Domestic Settlement Currency Volume Fee	X	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	For ISO 1 and 2 D Authentication Calls																	
Visa 3DS Acquirer Authentication Request Fee	X	Applies for authorizations with AVS result																	
Visa Reattempt Fee	X	Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >11 reattempts in 30 days																	
Visa Processing Integrity Fees	X	Applies for cleared transactions that cannot be matched to authorization																	
Visa Integrity Risk Fee	X	Revised rates as of 01/04/2024																	
Visa Acquirer B2B Virtual Service Fee	X	Applies for B2B Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fee																	
Visa Reversal Fee	X	Applies for Reverse Trx processed via the Visa network only																	