

Indicative Card Scheme Fee Rates as of July 2024 Malta

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.
 International transaction: An International 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 Intra EEA transaction?	Applies to every International transaction?	Applies to every Intra non-EEA transaction?	Applies to every Domestic transaction?	Applies to every Intra EEA transaction?	Applies to every Intra non-EEA transaction?	Applies to every International transaction?	Remarks	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB						
									Brand			Domestic			Intra			Domestic			Intra			Domestic			Intra			International	Domestic/ Intra		SEPA Region (Oct 2022)
									Region	Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/ Intra	Inter		
MC Clearing Acquirer POS	X								Microl	≤ € 5	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296										
MC Acquirer Volume Fee	X								Mini	€ 5 - € 500	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296										
MC Acquirer Authorization Fee	X								Micro	> € 500	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296	€ 0.0296										
MC / Diners MC Development Fund	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%										
Non-Tra Based Card Scheme Fees	X										0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%	0.0225%										
MC Acquirer Cross-border Fee (Local Currency)	X							Applies when the currency is the same as the local currency of merchant country. Excluding intra-Eurozone txs in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) Revised rates as of 01/07/2024				0.1000%	0.5000% (0.7500%)	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%										
MC Acquirer Cross-border Fee (Non-Local Currency)	X							Applies when the currency is not the same as the local currency of merchant country. Excluding intra-Eurozone txs in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)				0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%	0.1000%	0.5000%										
MC Acquirer Card-Not-Present Fee	X							Applies for card-not-present transactions. Excluding intra-Eurozone txs 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%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%										
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X							Applies to all card-not-present MOTO txs				0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%	0.0250%	0.0500%										
MC Non-EMV/Contactless Acquirer Fee	X							Non-EMV / Non-CIP terminal only				0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%	0.0400%										
MC EMV 3DS Authentication Fee	X							Applies for EMV 3DS (3DAS) authenticated cardholder initiated purchase				0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%	0.0230%										
MC EMV 3DS Authentication Fee - Recurring	X							Applies for EMV 3DS (3DAS) authenticated merchant initiated recurring purchase (not applied to standard authorization only recurring transactions)				0.0077%	0.0077%	0.0151%	0.0077%	0.0151%	0.0077%	0.0151%	0.0077%	0.0151%	0.0077%	0.0151%	0.0077%	0.0151%									
MC EMV 3DS Card Add Fee	X							Applies for EMV 3DS (3DAS) authorization for purpose of adding card for CIP				€ 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				€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030										
MC CVT Fee	X							Applies for non-secure txs or MOTO txs with CVT				€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030										
MC Acquirer Performance Development - No Authorization	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%	0.0500%	0.0500%	0.0500%										
MC Acquirer Performance Development - Not Unknown CNP	X							Applies for card-not-present txs without schema tables				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							Fee charged if billable exemption indicators are used (Low Fraud/FRA, Low Value Payment, SCA Delegation)				€ 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							Inconsistent Trail Authorizations only				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							Applies to Pre-Authorizations 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%	0.0800%	0.0800%	0.0800%										
MC Pre-authorization Fee for AFD and EVC	X							Applies for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorizations only (assessed instead of the MC Acquirer Authorization Fee) Revised rates as of 01/07/2024				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 3DS Any Billing Transaction Fee	X										€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000										
MC 3DS Single Transactions without CVM Fee	X							Domestic & Intra EEA txs at POS with chip but no CVM				€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000										
MC Reattempt Fee	X							Applies to each reattempt authorization after an initial decline with indicator '3DS error' (6 case 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 Single Tap Establishment Fee	X							Applies for contactless transactions processed on terminals that do not support Single Tap				max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60	max € 0.60										
MC Global Wholesale Travel Transaction Program (GWTP) Fee	X							Applies for GWTP Txn 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 Txn 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%	0.4500%	0.4500%	0.4500%										
MC Freight Program Acquirer Switch Fee	X							Applies for Freight Program Txn only. This fee applies instead of Authorization, Pre-authorization and Clearing & Settlement fees				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 International & Market Development (IMD) Fee	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 Card-Not-Present Fee	X																																
Visa International Acquiring (F2F & CNP)	X																																
Visa International Acquiring (UK issued - 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 Fees	X																																
Visa Integrity Risk Fee	X																																
Visa Acquirer B2B Virtual Service Fee	X																																
Visa Reversal Fee	X																																

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