

Indicative Card Scheme Fee Rates as of July 2024
Poland

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.
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 Europe Region and the point of sale lies within the Europe Region and vice versa.

Fee Type	Applies to every TX with regional TX processing (Y/N) (Y=Yes, N=No)	Remarks	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Ddebit			UnionPay	Diners	JCB	All Regions
			Region			Region			Region			Region			Region						
			Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter				
MC Clearing Acquirer POS	X		Micro € 0.30	€ 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	€ 0.0003	€ 0.0003	€ 0.0003	
MC Acquirer Volume Fee	X	Revised as of 01.07.2024	Micro € 3.50 - € 100	€ 0.0003	€ 0.0013	€ 0.0050	€ 0.0003	€ 0.0013	€ 0.0050	€ 0.0003	€ 0.0013	€ 0.0050	€ 0.0003	€ 0.0013	€ 0.0050	€ 0.0003	€ 0.0013	€ 0.0050	€ 0.0003	€ 0.0013	
MC POS Acquirer Transaction Fee	X		Micro € 2.50	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	€ 0.1450	€ 0.0012	€ 0.0012	
MC Card Payment Promotion Fund	X		Micro € 2.50 - € 50	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	
MC Market Development Fund	X	Revised as of 01.01.2024	Micro € 2.50 - € 50	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	€ 0.2000	€ 0.0018	€ 0.0018	
MC Acquirer Authorization Fee	X		Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Non-Tx based Card Scheme Fees	X		Micro € 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	€ 0.025%	
MC Cashless Development Fund	X		Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
MC Acquirer Cross-border Fee (Local Currency)	X	Applies when TX currency is the same as the local currency of merchant country. Excluding intra-Euro tx in EUR where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised as of 01.07.2024	Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
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-Euro tx in EUR where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised as of 01.07.2024	Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
MC Acquirer Card-Not-Present Fee	X	Applies for Card-Not-Present transactions. Excluding intra-Euro tx in EUR where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised as of 01.07.2024	Micro € 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%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X	Applies to all Card not Present MOTO TX	Micro € 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%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	
MC Non-EMV/Non-Contactless Acquirer Fee	X	Applies for Non-EMV/Non-Contactless Acquirer Fee	Micro € 0.0230%	€ 0.0230%	€ 0.0460%	€ 0.0230%	€ 0.0230%	€ 0.0460%	€ 0.0230%	€ 0.0230%	€ 0.0460%	€ 0.0230%	€ 0.0230%	€ 0.0460%	€ 0.0230%	€ 0.0230%	€ 0.0460%	€ 0.0230%	€ 0.0230%	€ 0.0460%	
MC EMV 3DS Authentication Fee	X	Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)	Micro € 0.0077%	€ 0.0077%	€ 0.0153%	€ 0.0077%	€ 0.0077%	€ 0.0153%	€ 0.0077%	€ 0.0077%	€ 0.0153%	€ 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 existing TX	Micro € 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%	€ 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	Micro € 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%	€ 0.0100%	€ 0.0100%	€ 0.0100%	€ 0.0100%	€ 0.0100%	
MC CVV2 Fee	X	Applies for non-secure authorization with CVV2	Micro € 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	€ 0.0025%	
MC Acquirer Performance Development - No Authorization	X	Applies for non-secure authorization with AVS data	Micro € 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%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	
MC Acquirer Performance Development - Not tokenized CIP	X	Applies for Card-Not-Present transactions. Excluding intra-Euro tx in EUR where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden). Revised as of 01.07.2024	Micro € 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%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	
MC Exemption Indicator Fee	X	Fee charged if Exemption indicators are used (Low Fraud/FRA, Low Fraud/Parasit, & Indisputable)	Micro € 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%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	
MC Authorization Integrity Fee	X	Applies for non-secure authorization requests with AVS data	Micro € 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%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	€ 0.2800%	
MC Pre-authorization Fee	X	Applies for Pre-authorization. Fee is applied instead of the MC Acquirer Authorization Fee	Micro € 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	€ 0.8800%	
MC Pre-authorization Fee for AFD and EVC	X	Applies for Pre-authorization. Fee is applied instead of the MC Acquirer Authorization Fee	Micro € 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	€ 0.8150%	
MC 3DS May Entered Transaction Fee	X	Applies for 3DS May Entered Transaction Fee	Micro € 0.2000%	€ 0.2000%	€ 0.2000%	€ 0.2000%	€ 0.2000%	€ 0.2000%	€ 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 3DS May Entered Transaction Fee - No CVR Fee	X	Applies for 3DS May Entered Transaction Fee - No CVR Fee	Micro € 0.2000%	€ 0.2000%	€ 0.2000%	€ 0.2000%	€ 0.2000%	€ 0.2000%	€ 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 Beattempt Fee	X	Applies to each reattempt authorization after an initial decline with indication "Do not retry" (if non-EMV)	Micro € 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%	€ 0.5000%	€ 0.5000%	€ 0.5000%	€ 0.5000%	€ 0.5000%	
MC Single Tap Enablement Fee	X	Applies for Single Tap Enablement Fee	Micro € 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	€ 0.0661%	
MC Global Wholesale Travel Transaction Program (GWTF) Fee	X	Applies for GWTF TX only. This fee applies instead of Authorization, Clearing & Settlement and Cross-Border Fees.	Micro € 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%	€ 0.6000%	€ 0.6000%	€ 0.6000%	€ 0.6000%	€ 0.6000%	
MC Freight Program Acquirer Scheme Fee	X	Applies for Freight Program TX only. This fee applies instead of Authorization, Pre-authorization and Clearing & Settlement Fee	Micro € 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%	€ 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, Pre-authorization and Clearing & Settlement Fee	Micro € 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%	€ 0.0500%	€ 0.0500%	€ 0.0500%	€ 0.0500%	€ 0.0500%	
Visa Acquirer Clearing & Settlement Fee	X		Micro € 0.0005	€ 0.0010	€ 0.0010	€ 0.0005	€ 0.0010	€ 0.0010	€ 0.0005	€ 0.0010	€ 0.0010	€ 0.0005	€ 0.0010	€ 0.0010	€ 0.0005	€ 0.0010	€ 0.0010	€ 0.0005	€ 0.0010	€ 0.0010	
Visa Acquirer Authorization Fee	X		Micro € 0.0033	€ 0.0068	€ 0.0068	€ 0.0033	€ 0.0068	€ 0.0068	€ 0.0033	€ 0.0068	€ 0.0068	€ 0.0033	€ 0.0068	€ 0.0068	€ 0.0033	€ 0.0068	€ 0.0068	€ 0.0033	€ 0.0068	€ 0.0068	
Visa Acquirer & Market Development (MMD) Fee	X		Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Non-Tx based Card Scheme Fees	X		Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Visa Acquirer Card-Not-Present Service Fee	X	For F2F transactions only	Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Visa Acquirer Card-Not-Present Service Fee - CIP TX only	X	For CIP transactions only	Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Visa International Acquirer (F2F & CIP)	X	Applies to F2F and CIP transactions with UK-issued cards	Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Visa International Acquirer (UK issued - F2F & CIP)	X	Applies to F2F and CIP transactions with UK-issued cards	Micro € 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	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	
Visa International Acquirer (UK issued - CIP only)																					