

Indicative Card Scheme Fee Rates as of July 2024
 Slovenia

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 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 in MC Terminal/On-line (if differences)	Remarks	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners	JCB	
				Region			Domestic			Domestic			Domestic			Domestic			Inter	Domestic/Intra	Inter	SEPA Region (Oct 2022)
				Amount Limits	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/Intra	Inter
MC Clearing Acquirer POS	X			Micro	< € 50	€ 0.0005	€ 0.0005	€ 0.0070	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0070								
MC Acquirer Volume Fee	X			Micro	< € 25	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080	€ 0.0080								
MC Acquirer POS Transaction Fee	X			Micro	< € 2.50	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010								
MC Payment Acceleration Fund	X			Micro	< € 2.50	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010								
MC Acquirer Authorisation Fee	X			Micro	< € 100	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250	€ 0.0250								
Non-Tx based Card Scheme Fees	X			Micro	< € 50	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010								
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 European (European & Swedish). Revised rates as of 01/04/2024			0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%								
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 European (European & Swedish)			0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%								
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 European (European & Swedish)			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 MC Cardless Request MOTO tx			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		Non-EMV / Non-CLP terminal only			0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%								
MC EMV 3DS Authentication Fee	X		Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)			0.0077%	0.0077%	0.0151%	0.0077%	0.0077%	0.0151%	0.0077%	0.0077%	0.0151%								
MC EMV 3DS Card Add Fee	X		Applies for EMV 3DS (3DS2) 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								
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 CIP Fee	X		Applies for non-secure access on MOTO tx with CIP			€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050								
MC Acquirer Performance Development - No Authorization	X		Applies for non-secure CNP tx 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 CIP	X		Applies for traditional on file tx without scheme token			0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%								
MC Transaction Indicator Fee	X		Fee that gets eligible exemption indicator per used (see Fraud/PSA, Low-Value Payment, SCA Delegation)			€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000								
MC Authentication Indemnity Fee	X		Applies for Pre-Authorizations only			0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%								
MC Pre-Authorisation Fee	X		Applies to Pre-Authorizations only, fee is applied instead of the MC Acquirer Authorisation Fee			0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%								
MC Authorisation Fee for AFD and EVC	X		Applies for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorization only (Excluded instead of the MC Acquirer Authorisation 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 PSD2 Key Entered Transaction Fee	X		Domestic & Intra EEA tx at POS with chip but no CVM			€ 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		Domestic & Intra EEA tx at POS with chip but no CVM			€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000								
MC Reattempt Fee	X		Applies to each reattempt authorization after an initial decline with indicator "No card return" (E-com only)			€ 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			€ 0.0666	€ 0.0666	€ 0.0666	€ 0.0666	€ 0.0666	€ 0.0666	€ 0.0666	€ 0.0666	€ 0.0666								
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			€ 0.6000%	€ 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 volume, repeat 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, Pre-authorization and Clearing & Settlement fees			0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%								
Visa Acquirer Clearing & Settlement Fee	X					€ 0.0050	€ 0.0100	€ 0.0650	€ 0.0050	€ 0.0100	€ 0.0650	€ 0.0050	€ 0.0100	€ 0.0650								
Visa Acquirer Authorization Fee	X					€ 0.0032	€ 0.0068	€ 0.0425	€ 0.0032	€ 0.0068	€ 0.0425	€ 0.0032	€ 0.0068	€ 0.0425								
Visa Innovation & Market Development (IMD) 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%								
Visa Market Development Contribution Fee	X					€ 0.0034%	€ 0.0034%	€ 0.0034%	€ 0.0034%	€ 0.0034%	€ 0.0034%	€ 0.0034%	€ 0.0034%	€ 0.0034%								
Non-Tx based Card Scheme Fees	X					€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%	€ 0.0000%								
Visa Acquirer Card Present Service Fee	X		For F2F transactions only			0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%								
Visa Acquirer Card Not Present Service Fee	X		For CNP transactions only			0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%	0.0100%								
Visa International Card Not Present Fee	X		CNP tx only			0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%								
Visa International Acquiring (F2F & CNP)	X		Applies to F2F and CNP transactions			0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%								
Visa International Acquiring (UK issued - F2F & CNP)	X		Applies for F2F and CNP transactions with UK-issued cards			0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%								
Visa International Acquiring (UK issued - CNP only)	X		Applies to CNP transactions with UK-issued cards			0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%								
Visa Secure Credential CNP Fee	X		Applies for card-not-present transactions that are neither secure nor tokenized			0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%								
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 01/04/2024			0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%								
Visa Estimated and Incremental Authorization Fee	X		Applies to Estimated and Incremental Authorizations only, fee is applied in addition to Visa Acquirer Authorization Fee			€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%	€ 0.0200%								
Visa Non EMV Terminal Fee	X					€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200	€ 0.1200								
Visa 3DS Acquirer Authentication Request Fee	X		For 3DS 1.0 and 2.0 Authentication Calls			€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200								
Visa Address Verification Service	X		Applies to each reattempt authorization after an initial decline with indicator "No card return", "Marty with updated card data" and after +15 attempts in 30 days			€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000								
Visa Reattempt Fee	X		Applies to each reattempt authorization after an initial decline with indicator "No card return", "Marty with updated card data" and after +15 attempts in 30 days			€ 0.1000	€ 0.1000	€ 0.1000	€ 0.1000	€ 0.1000	€ 0.1000	€ 0.1000	€ 0.1000	€ 0.1000								
Visa Processing Integrity Fees	X		Applies for cleared transactions that cannot be matched to authorization. Introduced as of 01/04/2024. New rate (in brackets) as of 01/07/2024			\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)	\$ 0.01 (\$ 0.05)								
Visa Integrity Risk Fee	X		Applies to CNP transactions for merchants with MCC 5967 & 7273 and for MCC 812 & 805 associated credit merchant transactions. Introduced as of 01/04/2024			\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%	\$ 0.02 + 0.10%								
Visa Acquirer B2B Virtual Service Fee	X		Applies for B2B Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees			0.6000%	0.6000%	1.0000%	0.6000%	0.6000%	1.0000%	0.6000%	0.6000%	1.0000%								
Visa Reversal Fee	X		Applies for Reversal Tx processed the the Visa network only			€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712								

 ECom MCC Report (European, Insurance 0.15%)
 0.1300% 0.4500%
