



Indicative Card Scheme Fee Rates
Croatia

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.

Table with columns: Fee Type, Applies to every Trx (with regional differences), Depending on Trx / Terminal Criteria (see remarks), Remarks, Brand, Mastercard, Maestro, Debit Mastercard, Visa, V PAY / Visa Debit, UnionPay, Diners, JCB. Includes various fee types like Mastercard/Maestro Clearing Acquirer POS, Visa Acquirer Card Present Service Fee, etc.

F2F: 0.10%
eCom Standard: 0.20%
eCom MCC: Airport, Education, Insurance: 0.15%

Cross-border Fee (CP & CNP): 0.45%
Assessment Fee (CP & CNP): 0.05% (not applicable for local-currency CNP)
E-Commerce Fee (CNP only): 0.75% (PPV currency) or 0.25% (non-PPV currency)
Airline MCCs: 0% (above listed fees are not applicable)

