

## Indicative Card Scheme Fee Rates France

### 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 differences)	Depending on Trx / Terminal Criteria (see remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay		Diners		JCB	
					Region	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/ Intra	Inter	SEPA Region (Oct 2022)	
						Amount Limit																			
Mastercard/Maestro Clearing Acquirer POS	X			Micro Mid Macro Max	< € 2.50 € 2.50 - € 10 > € 10 - € 100 > € 100	€ 0,0003 € 0,0010 € 0,0030 € 0,0180	€ 0,0003 € 0,0010 € 0,0030 € 0,0180	€ 0,0050	€ 0,0003 € 0,0010 € 0,0030 € 0,0180	€ 0,0003 € 0,0010 € 0,0030 € 0,0180	€ 0,0050	€ 0,0003 € 0,0010 € 0,0030 € 0,0180	€ 0,0003 € 0,0010 € 0,0030 € 0,0180												
Mastercard/Maestro Acquirer Volume Fee	X																								
Mastercard/Maestro Acquiring Reported Transaction Fee	X																								
Mastercard/Maestro Marketing and Innovation Fund	X																								
Mastercard/Maestro Contactless Development purchase Fee	X																								
Mastercard/Maestro Acquirer Authorisation Fee	X																								
Non-Trx based Card Scheme Fees	X																								
Mastercard/Maestro Acquirer Cross-border Fee (does not apply for intra EEA EUR trx)	X		Intra-EEA trx with currency ≠ EUR, or Intra Non-EEA trx with any currency, or Inter-Trx with any currency																						
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee (does not apply for intra EEA EUR trx)	X		Intra-EEA CNP trx with currency ≠ EUR, or Intra Non-EEA CNP trx with any currency, or Inter-Trx CNP with any currency																						
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	X		Applies to all Card not Present MOTO trx																						
Mastercard/Maestro Non-EMV / Non-Contactless Acquirer Fee	X		Non-EMV / Non-Contactless terminal only																						
Mastercard/Maestro EMV 3DS Authentication Fee	X		Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase																						
Mastercard/Maestro EMV 3DS Authentication Fee - Recurring	X		Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)																						
Mastercard/Maestro EMV 3DS Card Add Fee	X		Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CDF																						
Mastercard/Maestro Address Verification Service Fee	X		Applies for non-secure authorization requests with AVS data																						
Mastercard/Maestro CVC2 Fee	X		Applies for non-secure e-com or MOTO trx with CVC2																						
Mastercard/Maestro Acquirer Performance Development – No Authentication	X		Applies for non-Secure CNP trx only																						
Mastercard/Maestro Acquirer Performance Development – Not tokenized COF	X		Applies for Credential on file trx without scheme token																						
Mastercard/Maestro Exemption Indicator Fee	X		Fee charged if billable exemption indicators are used (Low Fraud/TRA, Low Value Payment, SCA Delegation)																						
Mastercard/Maestro Authorisation Integrity Fee	X		Incompliant Final Authorisations only																						
Mastercard/Maestro PreAuthorisation Fee	X		PreAuthorisations only																						
PSD2 - Key Entered Transaction Fee	X		Domestic & Intra EEA trx at POS with chip but no CVM																						
PSD2 - Chip transactions without CVM Fee	X		Applies to each reattempt authorization after an initial decline with indicator "Do not retry" (E-com only)																						
Mastercard Reattempts Fee	X		Applies for contactless transactions processed on terminals that do not support Single Tap. Effective as of 01.01.2024																						
Mastercard Single Tap Enablement Fee	X		Applies for contactless transactions processed on terminals that do not support Single Tap. Effective as of 01.01.2024																						
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWTP Trx)	X		GWTP Trx only																						
Mastercard Freight Program - Acquirer Scheme Fee (no Volume- / Reported Trx- / CNP / MOTO Fees)	X		Freight Program Trx only																						
Mastercard Freight Program - Acquirer Switch Fee (no Authoris- / PreAuth Fees, no Clearing & Settlement Fees)	X		Freight Program Trx only																						
Visa Acquirer Clearing & Settlement Fee	X		For F2F transactions only																						
Visa Acquirer Authorization Fee	X		For CNP transactions only																						
Non-Trx based Card Scheme Fees	X		Applies to F2F and CNP transactions.																						
Visa Acquirer Card Present Service Fee	X		Applies to F2F and CNP transactions with UK-issued cards.																						
Visa Acquirer Card Not Present Service Fee	X		Applies to CNP transactions with UK-issued cards.																						
Visa International Acquiring (F2F & CNP)	X		Applies to F2F and CNP transactions.																						
Visa International Acquiring CNP Fee	X		Applies to F2F and CNP transactions with UK-issued cards.																						
Visa International Acquiring (F2F & CNP) - UK issued	X		Applies to CNP transactions with UK-issued cards.																						
Visa International Acquiring CNP Fee - UK issued	X		Applies to CNP transactions with UK-issued cards.																						
Visa Non-Domestic Settlement Currency Volume Fee	X		As of 01.04.2023: applies for transactions settled in a currency other than the local currency of the merchant country As of 17.04.2023: applies for Estimated and Incremental Authorizations only																						
Visa Estimated and Incremental Authorization Fee	X		As of 01.04.2023: applies for transactions settled in a currency other than the local currency of the merchant country As of 17.04.2023: applies for Estimated and Incremental Authorizations only																						
Visa Non EMV Terminal Fee	X		Applies for authorizations with AVS result																						
Visa 3DS Acquirer Authentication Request Fee	X		Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days.																						
Visa Address Verification Service	X		Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days.																						
Visa Reattempts Fee	X		Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days.																						
Acquirer B2B Virtual Service Fee (no Authorization, Clearing & Settlement & International Fees apply)	X		Applies to each reattempt authorization after an initial decline with indication "Do not retry", "Retry with updated card data" and after >15 reattempts in 30 days.																						
Reversal Fee (applies only for reversals processed via the Visa network)	X		Reversal Trx only																						

F2F: 0.10%  
e-Com Standard: 0.20%  
e-Com MCC Airport, Education, Insurance: 0.15%

0.1200%

0.4500%

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% (JPY currency) or 0.25% (non-JPY currency)  
Affiliate MCCs: 0% (above listed fees are not applicable)

