



Indicative Card Scheme Fee Rates Germany

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 the 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.

* Acquirer Transaction Fee: Please contact your sales representative for detailed information!

Table with columns: Fee Type, Applies to every Trx (Regional Differences), Depending on Trx Terminal Criteria (see remarks), Remarks, Brand, Mastercard (Domestic, Intra, Inter), Maestro (Domestic, Intra, Inter), Debit Mastercard (Domestic, Intra, Inter), Visa (Domestic, Intra, Inter), V PAY / Visa Debit (Domestic, Intra, Inter), UnionPay (Inter), Diners (Domestic/ Intra, Inter), JCB (SEPA Region (Oct 2022)).

F2F: 0.10% eCom Standard: 0.20% eCom MCC, Airport, Education, Insurance: 0.15% Cross-border Fee (CP & CNP): 0.4% Assessment Fee (CP & CNP): 0.05% (not applicable for local currency CNP) E-Commerce (CP & CNP): 0.25% (for currency) or 0.25% (for local currency) Airfare, MCCs: 0% (where used fees are not applicable)

