



Indicative Card Scheme Fee Rates
Hungary

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 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 identical characteristics	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 (applies to Face-To-Face and Card-Not-Present transactions)	X			Micro Mid Macro	< € 5.00 € 5 - € 25 > € 25 - € 100	€ 0.0014 € 0.0055 € 0.0208	€ 0.0014 € 0.0055 € 0.0208		€ 0.0014 € 0.0055 € 0.0208	€ 0.0014 € 0.0055 € 0.0208		€ 0.0014 € 0.0055 € 0.0208	€ 0.0014 € 0.0055 € 0.0208											
Mastercard/Maestro Acquirer Volume Fee	X			Micro Low Mid Macro	< € 2.50 € 2.50 - € 5 € 5 - € 15 > € 15	€ 0.0025 € 0.0025 € 0.0130 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185	€ 0.0025 € 0.0025 € 0.1300 € 0.0185											
Mastercard/Maestro Acquirer Transaction Fee	X			Micro Low Mid Macro	< € 2.50 € 2.50 - € 5 € 5 - € 15 > € 15	€ 0.0025 € 0.0130 € 0.0185 € 0.0290	€ 0.0025 € 0.0130 € 0.0185 € 0.0290	€ 0.0025 € 0.1300 € 0.0185 € 0.0290	€ 0.0025 € 0.1300 € 0.0185 € 0.0290	€ 0.0025 € 0.1300 € 0.0185 € 0.0290	€ 0.0025 € 0.1300 € 0.0185 € 0.0290	€ 0.0025 € 0.1300 € 0.0185 € 0.0290	€ 0.0025 € 0.1300 € 0.0185 € 0.0290											
Mastercard/Maestro Acceptance Development Fund	X					0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%										
Mastercard/Maestro Innovation Fund	X					0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%	0.0700%										
Mastercard/Maestro Market Development Fund	X					0.0900%	0.0900%	0.0900%	0.0900%	0.0900%	0.0900%	0.0900%	0.0900%	0.0900%										
Mastercard/Maestro non-EMV/ non-Contactless Acquirer Fee	X					0.0125%	0.0125%	0.0125%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%										
Non-Trx based Card Scheme Fees	X																							
Mastercard/Maestro Acquirer Cross-border Fee (does not apply for Intra EEA EUR trx)	X	X				0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%	0.1000%										
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee (does not apply for Intra EEA EUR trx)	X	X				0.0250%	0.0500%		0.0250%	0.0500%		0.0250%	0.0500%											
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	X	X				0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%										
Mastercard/Maestro non-EMV/ non-Contactless Acquirer Fee	X	X				0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%										
Mastercard/Maestro EMV 3DS Authentication Fee	X	X				0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%										
Mastercard/Maestro EMV 3DS Authentication Fee - Recurring	X	X				0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%										
Mastercard/Maestro EMV 3DS Card Add Fee	X	X				€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300										
Mastercard/Maestro Address Verification Service Fee	X	X				€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100										
Mastercard/Maestro CV2C Fee	X	X				€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050										
Mastercard/Maestro Acquirer Performance Development – No Authentication	X	X				0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%										
Mastercard/Maestro Acquirer Performance Development – Not tokenized COF	X	X				0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%										
Mastercard/Maestro Exemption Indicator Fee	X	X				€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200	€ 0.0200										
Mastercard/Maestro Authorization Integrity Fee	X	X				0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%										
Mastercard/Maestro PreAuthorization Fee	X	X				0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%										
Mastercard Reattempts Fee	X	X				€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000										
Mastercard Single Tap Enablement Fee	X	X				0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%										
PSD2 - Key Entered Transaction Fee	X	X				(max: € 0.60)	(max: € 0.60)	(max: € 0.60)	(max: € 0.60)	(max: € 0.60)	(max: € 0.60)	(max: € 0.60)	(max: € 0.60)	(max: € 0.60)										
PSD2 - Chip transactions without CVM Fee	X	X				€ 0.2000	€ 0.2000		€ 0.2000	€ 0.2000		€ 0.2000	€ 0.2000											
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWTP Trx)	X	X				€ 0.3000	€ 0.3000		€ 0.3000	€ 0.3000		€ 0.3000	€ 0.3000											
Mastercard Freight Program - Acquirer Scheme Fee (no Volume- / Reported Trx- / CNP- / MOTO Fees)	X	X				€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000										
Mastercard Freight Program - Acquirer Switch Fee (no Authoris- / PreAuth Fees, no Clearing & Settlement Fees)	X	X				0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%										
Visa Acquirer Clearing & Settlement Fee	X														€ 0.005	€ 0.010	€ 0.065	€ 0.005	€ 0.010	€ 0.065				
Visa Acquirer Authorization Fee	X														€ 0.0032	€ 0.0068	€ 0.0425	€ 0.0032	€ 0.0068	€ 0.0425				
Visa Innovation & Market Development (IMD) Fee	X														0.0300%	0.0300%	0.0300%	0.0300%	0.0300%	0.0300%				
Visa Market Development Contribution Fee	X														(0.0500%)	(0.0500%)	(0.0500%)	(0.0500%)	(0.0500%)	(0.0500%)				
Non-Trx based Card Scheme Fees	X														0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%				
Visa Acquirer Card Present Service Fee	X	X													0.0036%	0.0036%	0.0036%	0.0007%	0.0007%	0.0007%				
Visa Acquirer Card Not Present Service Fee	X	X													0.0300%	0.0300%	0.0300%	0.0280%	0.0280%	0.0280%				
Visa International Acquiring (F2F & CNP)	X	X													0.0300%	0.0300%	0.0300%	0.0280%	0.0280%	0.0280%				
Visa International Acquiring CNP Fee	X	X																						
Visa International Acquiring (F2F & CNP) - UK issued	X	X													0.4500%					0.4500%				
Visa International Acquiring CNP Fee - UK issued	X	X														0.5500%				0.5500%				
Visa Non-Domestic Settlement Currency Volume Fee	X	X																						
Visa Estimated and Incremental Authorization Fee	X	X																						
Visa Non EMV Terminal Fee	X	X																						
Visa 3DS Acquirer Authentication Request Fee	X	X																						
Visa Address Verification Service	X	X																						
Visa Reattempts Fee	X	X																						
Acquirer B2B Virtual Service Fee (no Authorization, Clearing & Settlement & International Fees apply)	X	X																						
Reversal Fee (applies only for reversals processed via the Visa network)	X	X													€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712				

F2F: 0.10%
eCom Standard: 0.20%
eCom 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 (CP & CNP): 0.15% (not applicable for local currency CNP)
ATM Fee: 0.10% (not applicable for local currency)
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