

Indicative Card Scheme Fee Rates
Ireland

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 (applies to Face-To-Face and Card-Not-Present transactions)	X			Micro Mid Macro	< € 5.00 € 5 - € 25 > € 25 - € 100	€ 0,0006 € 0,0009 € 0,0013	€ 0,0006 € 0,0009 € 0,0013	€ 0,0050	€ 0,0006 € 0,0009 € 0,0013	€ 0,0006 € 0,0009 € 0,0013	€ 0,0050	€ 0,0006 € 0,0009 € 0,0013	€ 0,0006 € 0,0009 € 0,0013	€ 0,0050											
Mastercard/Maestro Acquirer Volume Fee	X					0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%										
Mastercard/Maestro Acquiring Reported Transaction Fee	X					€ 0,0020	€ 0,0020	€ 0,0820	€ 0,0020	€ 0,0020	€ 0,0820	€ 0,0020	€ 0,0020	€ 0,0820											
Mastercard/Maestro Market Development Fund	X					0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%										
Mastercard/Maestro Acquirer Authorisation Fee	X					0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%										
Non-Trx based Card Scheme Fees	X					0,0125%	0,0125%	0,0125%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%	0,0120%										
Mastercard/Maestro Acquirer Cross-border Fee (does not apply for intra EEA EUR trx)	X		Intra EEA trx with currency ≠ EUR; all Intra Non-EEA trx with any currency; all Inter-Trx with any currency does not apply in case of Crossborder Card-not-Present trx.				0,0450%	0,4500%		0,0450%	0,4500%		0,0450%	0,4500%											
Mastercard/Maestro Acquirer Card Not Present (CNP) Fee	X					0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%											
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	X		Applies to all Card not Present MOTO trx			0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%	0,0250%	0,0250%	0,0500%											
Mastercard/Maestro Non-EMV/ Contactless Acquirer Fee	X		Non-EMV / Non-CLP terminal only			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		Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase			0,0155% (max € 0.155)	0,0155% (max € 0.155)	0,0310% (max € 0.31)	0,0155% (max € 0.155)	0,0155% (max € 0.155)	0,0310% (max € 0.31)	0,0155% (max € 0.155)	0,0155% (max € 0.155)	0,0310% (max € 0.31)											
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)			0,0050% (max € 0.05)	0,0050% (max € 0.05)	0,0100% (max € 0.10)	0,0050% (max € 0.05)	0,0050% (max € 0.05)	0,0100% (max € 0.10)	0,0050% (max € 0.05)	0,0050% (max € 0.05)	0,0100% (max € 0.10)											
Mastercard/Maestro EMV 3DS Card Add Fee	X		Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CDF			€ 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		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											
Mastercard/Maestro CV2 Fee	X		Applies for non-secure e-com or MOTO trx with CV2			€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025											
Mastercard/Maestro Acquirer Performance Development - Not tokenized COF	X		Applies for Credential on file trx without scheme token			0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%											
Mastercard/Maestro Exemption Indicator Fee	X		Fee charged if billable exemption indicators are used (Low Fraud/TRA, Low Value Payment, SCA Delegation)			€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200											
Mastercard/Maestro Authorisation Integrity Fee	X		Incompliant Final Authorisations only			0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%											
Mastercard/Maestro PreAuthorisation Fee	X		PreAuthorisations only			0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%											
PSD2 - Key Entered Transaction Fee	X		€ 0,2000			€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000											
PSD2 - Chip transactions without CVM Fee	X		Domestic & Intra EEA trx 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											
Mastercard Reattempts Fee	X		Applies to each reattempt authorization after an initial decline with indicator "Do not retry" (E-com only).			€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000	€ 0,5000											
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWITP Trx)	X		GWITP Trx only			0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%	0,6000%											
Mastercard Freight Program - Acquirer Scheme Fee (no Volume- / Reported Trx- / CNP / MOTO Fees)	X		Freight Program Trx only			0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%	0,4500%											
Mastercard Freight Program - Acquirer Switch Fee (no Authoris- / PreAuth Fees, no Clearing & Settlement Fees)	X		Freight Program Trx only			0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%											
Visa Acquirer Clearing & Settlement Fee	X														€ 0,005	€ 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 Market Development Fund	X														0,0016%	0,0016%	0,0016%	0,0016%	0,0016%	0,0016%					
Non-Trx based Card Scheme Fees	X														0,0036%	0,0036%	0,0036%	0,0036%	0,0036%	0,0036%					
Visa Acquirer Card Present Service Fee	X		For F2F transactions only												0,0230%	0,0230%	0,0230%	0,0180%	0,0180%	0,0230%					
Visa Acquirer Card Not Present Service Fee	X		For CNP transactions only												0,0230%	0,0230%	0,0230%	0,0180%	0,0180%	0,0230%					
Visa International Acquiring (F2F & CNP)	X		Applies to F2F and CNP transactions												0,0330%	0,0330%	0,0330%	0,0280%	0,0280%	0,0330%					
Visa International Acquiring CNP Fee	X																0,4500%			0,4500%					
Visa International Acquiring (F2F & CNP) - UK issued	X		Applies to F2F and CNP transactions with UK-issued cards.														0,1000%			0,1000%					
Visa International Acquiring CNP Fee - UK issued	X		Applies to CNP transactions with UK-issued cards.														0,1500%			0,1500%					
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														0,6500%	0,6500%		0,6500%	0,6500%				
Visa Estimated and Incremental Authorization Fee	X		As of 17.04.2023: applies for Estimated and Incremental Authorizations only												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					
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					
Visa Address Verification Service	X		Applies for authorizations with AVS result												\$ 0,0020	\$ 0,0020	\$ 0,0020	\$ 0,0020	\$ 0,0020	\$ 0,0020					
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.												\$ 0,1000	\$ 0,1000	\$ 0,1000	\$ 0,1000	\$ 0,1000	\$ 0,1000					
Acquirer B2B Virtual Service Fee (no Authorization, Clearing & Settlement & International Fees apply)	X														0,600%	0,600%	1,000%	0,600%	0,600%	1,000%					
Reversal Fee (applies only for reversals processed via the Visa network)	X		Reversal Trx only												€ 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 (CNP only): 0.75% (IPY currency) or 0.25% (non-IPY currency)
Airline MCCs: 0% (above listed fees are not applicable)