2023-04-24

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Indicative Card Scheme Fee Rates
Poland

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.

Fee Type	Applies to every Trx (with regional differences)	Depending on Trx / Terminal Criterias (see remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB
				Region / Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/ Intra	Inter	SEPA Region (Oct 2022)
Mastercard/Maestro Clearing Acquirer POS	X			Micro	< € 5.00	€ 0,0003	€ 0,0003	€ 0,0050	€ 0,0003	€ 0,0003	€ 0,0050	€ 0,0003	€ 0,0003	€ 0,0050							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% (JPY currency) or 0.25% (non-JPY currency) Airline MCCs: 0% (above listed fees are not applicable)
				Mid	€ 5 - € 25	€ 0,0013	€ 0,0013		€ 0,0013	€ 0,0013		€ 0,0013	€ 0,0013										
				Macro	> € 25 - € 100	€ 0,0050	€ 0,0050		€ 0,0050	€ 0,0050		€ 0,0050	€ 0,0050										
				Max	> € 100	€ 0,0250	€ 0,0250		€ 0,0250	€ 0,0250		€ 0,0250	€ 0,0250										
Mastercard/Maestro Acquirer Volume Fee	X					0,0330%	0,0330%	0,0330%	0,0432%	0,0432%	0,0432%	0,0432%	0,0432%	0,0432%									
Mastercard/Maestro POS Acquirer Transaction Fee	X			Micro	< € 2.50	€ 0,0006	€ 0,0006	€ 0,0950	€ 0,0006	€ 0,0006	€ 0,0950	€ 0,0006	€ 0,0006	€ 0,0950									
				Mid	€ 2.5 - € 10	€ 0,0012	€ 0,0012	€ 0,1450	€ 0,0012	€ 0,0012	€ 0,1450	€ 0,0012	€ 0,0012	€ 0,1450									
				Macro	> € 10 - € 50	€ 0,0022	€ 0,0022	€ 0,1750	€ 0,0022	€ 0,0022	€ 0,1750	€ 0,0022	€ 0,0022	€ 0,1750									
				Max	> € 50	€ 0,0180	€ 0,0180	€ 0,2000	€ 0,0180	€ 0,0180	€ 0,2000	€ 0,0180	€ 0,0180	€ 0,2000									
Mastercard/Maestro Card Payment Promotion 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					0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%	0,0600%									
Mastercard/Maestro Acquirer Authorisation Fee	X					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%									
Mastercard Cashless Development Fund		X	Domestic F2F Debit and Prepaid Card Transactions		0,0060%			0,0060%			0,0060%												
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			0,1000%	0,5000%		0,1000%	0,5000%		0,1000%	0,5000%										
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			0,0250%	0,0500%		0,0250%	0,0500%		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/ non-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 intitiated purchase		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	Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)		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	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for COF		€ 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 CVC2 Fee		X	Applies for non-secure e-com or MOTO trx with CVC2		€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025										
Mastercard/Maestro Acquirer Performance Development – No Authentication		X	Applies for non-Secure CNP trx only		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	Applies for Credential on file trx without scheme token		0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%										
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		0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%										
PSD2 - Key Entered Transaction Fee		X			€ 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											
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										
Mastercard Single Tap Enablement Fee		**X**	**Applies for contacless transactions processed on terminals that do not support Single Tap. Effective as of 01.07.2023**		**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**	**0.066% (max: € 0.66)**										
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWTTP Trx)		X	GWTTP 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 Innovation & Market Development (IMD) Fee	X													0,050%	0,050%	0,050%	0,050%	0,050%	0,050%				
Non-Trx based Card Scheme Fees	X													0,0036%	0,0036%	0,0036%	0,0007%	0,0007%	0,0007%				
Visa Acquirer Card Present Service Fee		X	For F2F transactions only											0,0330%	0,0330%	0,0330%	0,0280%	0,0280%	0,0280%				
Visa Acquirer Card Not Present Service Fee		X	For CNP transactions only											0,0330%	0,0330%	0,0330%	0,0280%	0,0280%	0,0280%				
Visa International Acquiring (F2F & CNP)		X	Applies to F2F and CNP transactions													0,4500%			0,4500%				
Visa International Acquiring CNP Fee		X														0,5500%			0,5500%				
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**												**0,0500%**	**0,0500%**		**0,0500%**	**0,0500%**				
Visa Estimated and Incremental Authorization Fee		**x**	**As of 17.04.2023: applies for Estimated and Incremental Authorizatrions 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				

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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				