

Indicative Card Scheme Fee Rates Spain

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	< € 5.00 € 5 - € 25 > € 25 - € 100 > € 100	€ 0,004 € 0,0008 € 0,0037 € 0,0075	€ 0,004 € 0,0008 € 0,0037 € 0,0075	€ 0,0050	€ 0,004 € 0,0008 € 0,0037 € 0,0075	€ 0,004 € 0,0008 € 0,0037 € 0,0075	€ 0,0050	€ 0,004 € 0,0008 € 0,0037 € 0,0075	€ 0,004 € 0,0008 € 0,0037 € 0,0075													
Mastercard/Maestro Acquirer Volume Fee	X																									
Mastercard Acquiring Reported Transaction Fee	X																									
Mastercard/Maestro Market Development Fund	X																									
Mastercard/Maestro Innovation Fund	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 Authorization Integrity Fee	X		Incompliant Final Authorisations only																							
Mastercard/Maestro PreAuthorization 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																									
Mastercard Single Tap Enablement Fee	X		Applies for contactless transactions processed on terminals that do not support Single Tap. Effective as of 01.07.2023																							
Global Wholesale Travel Transaction Program Fee (no Authoris, Clearing&Settlement and Cross-border Fees for GWITP Trx)	X		GWITP 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																									
Visa Acquirer Authorization Fee	X																									
Visa Innovation and Market Development Fee (IMD)	X		New as of 2023.01.01																							
Non-Trx based Card Scheme Fees	X																									
Visa Acquirer Card Present Service Fee	X		For F2F transactions only																							
Visa Acquirer Card Not Present Service Fee	X		For CNP transactions only																							
Visa International Acquiring (F2F & CNP)	X		Applies to F2F and CNP transactions.																							
Visa International Acquiring CNP Fee	X																									
Visa International Acquiring (F2F & CNP) - UK issued	X		Applies to F2F and 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																							
Visa Estimated and Incremental Authorization Fee	X		As of 17.04.2023: applies for Estimated and Incremental Authorizations only																							
Visa Non EMV Terminal Fee	X																									
Visa 3DS Acquirer Authentication Request Fee	X		For 3DS 1.0 and 2.0 Authentication Calls																							
Visa Address Verification Service	X		Applies for authorizations with AVS result																							
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																									

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)



