

## Indicative Card Scheme Fee Rates UK

**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 SEPA Region (Oct 2022)			
				Region	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Inter	Domestic/Intra	Inter						
				Amount Limit																								
Mastercard/Maestro Clearing Acquirer POS	X			Micro < € 5.00 Mid € 5 - € 25 Macro > € 25 - € 200 Max > € 200	€ 0,0006 € 0,0008 € 0,0011 € 0,0018	€ 0,0006 € 0,0008 € 0,0011 € 0,0018	€ 0,0050	€ 0,0006 € 0,0008 € 0,0011 € 0,0018	€ 0,0006 € 0,0008 € 0,0011 € 0,0018	€ 0,0050	€ 0,0006 € 0,0008 € 0,0011 € 0,0018	€ 0,0006 € 0,0008 € 0,0011 € 0,0018	€ 0,0050															
Mastercard/Maestro Acquirer Volume Fee	X				0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%	0,0200%															
Mastercard/Maestro Acquiring Reported Transaction Fee	X				€ 0,0020	€ 0,0020	€ 0,1020	€ 0,0020	€ 0,0020	€ 0,1020	€ 0,0020	€ 0,0020	€ 0,1020															
Mastercard/Maestro Market Development Fund	X				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%															
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/Maestro Acquirer Cross-border Fee	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 Intra Crossborder Card-not-Present trx.				0,4500%				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 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 CVV2 Fee	X		Applies for non-secure e-com or MOTO trx with CVV2		€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025															
Mastercard/Maestro Exemption Indicator Fee	X		Fee charged if billable exemption indicators are used (Low Fraud/TRX, Low Value Payment, 3CA Delegation)		€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200															
Mastercard/Maestro Authorization 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%															
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 GWTP Trx)	X		GWTP 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													€ 0,0050	€ 0,0100	€ 0,0650	€ 0,0050	€ 0,0100	€ 0,0650									
Visa Acquirer Authorization Fee	X													€ 0,0032	€ 0,0068	€ 0,0425	€ 0,0032	€ 0,0068	€ 0,0425									
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											0,0230%	0,0230%	0,0230%	0,0180%	0,0180%	0,0180%									
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.											0,1000%	0,4500%		0,1000%	0,4500%										
Visa International Acquiring CNP Fee	X		Applies to CNP transactions.											0,1500%	0,5500%		0,1500%	0,5500%										
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 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	€ 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	\$ 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													0,6000%	0,6000%	1,000%	0,6000%	0,6000%	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% (JPY currency) or 0.75% (non-JPY currency)  
Airline MCC: 0% (above listed fees are not applicable)