

		ADV %	PPT €	PPT E		
CARD PRESENT FEE						
VISA Credit Domestic (UK)		0.0230%	0.00820	0.00716	CP	GB
VISA Credit Intra (UK)		0.0230%	0.01680	0.01466		
VISA Credit Inter (UK)		0.0230%	0.00820	0.00716		
VISA Debit Domestic (UK)		0.0180%	0.00820	0.00716		
VISA Debit Intra (UK)		0.0180%	0.01680	0.01466		
VISA Debit Inter (UK)		0.0180%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (UK)		0.0330%	0.00820	0.00716	CNP	GB
VISA Credit Intra (UK)		0.0330%	0.01680	0.01466		
VISA Credit Inter (UK)		0.0330%	0.00820	0.00716		
VISA Debit Domestic (UK)		0.0280%	0.00820	0.00716		
VISA Debit Intra (UK)		0.0280%	0.01680	0.01466		
VISA Debit Inter (UK)		0.0280%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (GI)		0.0230%	0.00820	0.00716	CP	GI
VISA Credit Intra (GI)		0.0230%	0.01680	0.01466		
VISA Credit Inter (GI)		0.0230%	0.00820	0.00716		
VISA Debit Domestic (GI)		0.0180%	0.00820	0.00716		
VISA Debit Intra (GI)		0.0180%	0.01680	0.01466		
VISA Debit Inter (GI)		0.0180%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (GI)		0.0330%	0.00820	0.00716	CNP	GI
VISA Credit Intra (GI)		0.0330%	0.01680	0.01466		
VISA Credit Inter (GI)		0.0330%	0.00820	0.00716		
VISA Debit Domestic (GI)		0.0280%	0.00820	0.00716		
VISA Debit Intra (GI)		0.0280%	0.01680	0.01466		
VISA Debit Inter (GI)		0.0280%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Ireland)		0.0246%	0.00820	0.00716	CP	IE
VISA Credit Intra (Ireland)		0.0246%	0.01680	0.01466		
VISA Credit Inter (Ireland)		0.0246%	0.00820	0.00716		
VISA Debit Domestic (Ireland)		0.0196%	0.00820	0.00716		
VISA Debit Intra (Ireland)		0.0196%	0.01680	0.01466		
VISA Debit Inter (Ireland)		0.0196%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Ireland)		0.0346%	0.00820	0.00716	CNP	IE
VISA Credit Intra (Ireland)		0.0346%	0.01680	0.01466		
VISA Credit Inter (Ireland)		0.0346%	0.00820	0.00716		
VISA Debit Domestic (Ireland)		0.0296%	0.00820	0.00716		
VISA Debit Intra (Ireland)		0.0296%	0.01680	0.01466		
VISA Debit Inter (Ireland)		0.0296%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Slovenia)		0.0530%	0.00820	0.00716	CP	SI
VISA Credit Intra (Slovenia)		0.0530%	0.01680	0.01466		
VISA Credit Inter (Slovenia)		0.0530%	0.00820	0.00716		
VISA Debit Domestic (Slovenia)		0.0480%	0.00820	0.00716		
VISA Debit Intra (Slovenia)		0.0480%	0.01680	0.01466		
VISA Debit Inter (Slovenia)		0.0480%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Slovenia)		0.0630%	0.00820	0.00716	CNP	SI
VISA Credit Intra (Slovenia)		0.0630%	0.01680	0.01466		
VISA Credit Inter (Slovenia)		0.0630%	0.00820	0.00716		
VISA Debit Domestic (Slovenia)		0.0580%	0.00820	0.00716		
VISA Debit Intra (Slovenia)		0.0580%	0.01680	0.01466		
VISA Debit Inter (Slovenia)		0.0580%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Swiss)		0.0140%	0.00820	0.00716	CP	CH
VISA Credit Intra (Swiss)-Base-Swiss Francs (CHF) Tm		0.0140%	0.00800	0.00683		
VISA Credit Intra (Swiss)-Enhanced-Other Currency Tm		0.0140%	0.00800	0.00683		
VISA Credit Inter (Swiss)-Base-Swiss Francs (CHF) Tm		0.0140%	0.00800	0.00683		
VISA Credit Inter (Swiss)-Enhanced-Other Currency Tm		0.0140%	0.00800	0.00683		
VISA Debit Domestic (Swiss)		0.0100%	0.00820	0.00716		
VISA Debit Intra (Swiss)-Base-Swiss Francs (CHF) Tm		0.0100%	0.00800	0.00683		
VISA Debit Intra (Swiss)-Enhanced-Other Currency Tm		0.0100%	0.00800	0.00683		
VISA Debit Inter (Swiss)-Base-Swiss Francs (CHF) Tm		0.0100%	0.00800	0.00683		
VISA Debit Inter (Swiss)-Enhanced-Other Currency Tm		0.0100%	0.00800	0.00683		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Swiss)		0.0240%	0.00820	0.00716	CNP	CH
VISA Credit Intra (Swiss)-Base-Swiss Francs (CHF) Tm		0.0200%	0.00800	0.00683		
VISA Credit Inter (Swiss)		0.0240%	0.00820	0.00716		
VISA Debit Domestic (Swiss)		0.0200%	0.00820	0.00716		
VISA Debit Intra (Swiss)-Base-Swiss Francs (CHF) Tm		0.0200%	0.00800	0.00683		
VISA Debit Inter (Swiss)		0.0200%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Italy)		0.0300%	0.00820	0.00716	CP	IT
VISA Credit Intra (Italy)		0.0300%	0.01680	0.01466		
VISA Credit Inter (Italy)		0.0300%	0.00820	0.00716		
VISA Debit Domestic (Italy)		0.0250%	0.00820	0.00716		
VISA Debit Intra (Italy)		0.0250%	0.01680	0.01466		
VISA Debit Inter (Italy)		0.0250%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Italy)		0.0330%	0.00820	0.00716	CNP	IT
VISA Credit Intra (Italy)		0.0330%	0.01680	0.01466		
VISA Credit Inter (Italy)		0.0330%	0.00820	0.00716		
VISA Debit Domestic (Italy)		0.0280%	0.00820	0.00716		
VISA Debit Intra (Italy)		0.0280%	0.01680	0.01466		
VISA Debit Inter (Italy)		0.0280%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Israel)		0.0140%	0.00820	0.00716	CP	IL
VISA Credit Intra (Israel)		0.0140%	0.00800	0.00683		
VISA Credit Inter (Israel)		0.0140%	0.00820	0.00716		
VISA Debit Domestic (Israel)		0.0100%	0.00820	0.00716		
VISA Debit Intra (Israel)		0.0100%	0.00800	0.00683		
VISA Debit Inter (Israel)		0.0100%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Israel)		0.0240%	0.00820	0.00716	CNP	IL
VISA Credit Intra (Israel)		0.0200%	0.00800	0.00683		
VISA Credit Inter (Israel)		0.0240%	0.00820	0.00716		
VISA Debit Domestic (Israel)		0.0200%	0.00820	0.00716		
VISA Debit Intra (Israel)		0.0200%	0.00800	0.00683		
VISA Debit Inter (Israel)		0.0200%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Turkey)		0.0140%	0.00820	0.00716	CP	TR
VISA Credit Intra (Turkey)		0.0140%	0.00800	0.00683		
VISA Credit Inter (Turkey)		0.0140%	0.00820	0.00716		
VISA Debit Domestic (Turkey)		0.0100%	0.00820	0.00716		
VISA Debit Intra (Turkey)		0.0100%	0.00800	0.00683		
VISA Debit Inter (Turkey)		0.0100%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Turkey)		0.0240%	0.00820	0.00716	CNP	TR
VISA Credit Intra (Turkey)		0.0200%	0.00800	0.00683		
VISA Credit Inter (Turkey)		0.0240%	0.00820	0.00716		
VISA Debit Domestic (Turkey)		0.0200%	0.00820	0.00716		
VISA Debit Intra (Turkey)		0.0200%	0.00800	0.00683		
VISA Debit Inter (Turkey)		0.0200%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Czech Republic)		0.0830%	0.00820	0.00716	CP	CZ
VISA Credit Intra (Czech Republic)		0.0830%	0.01680	0.01466		
VISA Credit Inter (Czech Republic)		0.0830%	0.00820	0.00716		
VISA Debit Domestic (Czech Republic)		0.0780%	0.00820	0.00716		
VISA Debit Intra (Czech Republic)		0.0780%	0.01680	0.01466		
VISA Debit Inter (Czech Republic)		0.0780%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Czech Republic)		0.0930%	0.00820	0.00716	CNP	CZ
VISA Credit Intra (Czech Republic)		0.0930%	0.01680	0.01466		
VISA Credit Inter (Czech Republic)		0.0930%	0.00820	0.00716		
VISA Debit Domestic (Czech Republic)		0.0880%	0.00820	0.00716		
VISA Debit Intra (Czech Republic)		0.0880%	0.01680	0.01466		
VISA Debit Inter (Czech Republic)		0.0880%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Poland)		0.0830%	0.00820	0.00716	CP	PL
VISA Credit Intra (Poland)		0.0830%	0.01680	0.01466		
VISA Credit Inter (Poland)		0.0830%	0.00820	0.00716		
VISA Debit Domestic (Poland)		0.0780%	0.00820	0.00716		
VISA Debit Intra (Poland)		0.0780%	0.01680	0.01466		
VISA Debit Inter (Poland)		0.0780%	0.00820	0.00716		
CARD NOT PRESENT FEE						
VISA Credit Domestic (Poland)		0.0930%	0.00820	0.00716	CNP	PL
VISA Credit Intra (Poland)		0.0930%	0.01680	0.01466		
VISA Credit Inter (Poland)		0.0930%	0.00820	0.00716		
VISA Debit Domestic (Poland)		0.0880%	0.00820	0.00716		
VISA Debit Intra (Poland)		0.0880%	0.01680	0.01466		
VISA Debit Inter (Poland)		0.0880%	0.00820	0.00716		
CARD PRESENT FEE						
VISA Credit Domestic (Poland)		0.0830%	0.00820	0.00716	CP	PT

EXEMPTED MCC'S RATE TABLE FOR UK & IRELAND

		ADV %	PPT €	PPT E	
VISA					
GB					
VISA Credit Domestic (UK)	VSCRDOM	0.0140%	0.00820	0.00716	
VISA Credit Intra (UK)	VSCRINTRA	0.0140%	0.01680	0.01466	
VISA Credit Inter (UK)	VSCRINTER	0.0140%	0.00820	0.00716	
VISA Debit Domestic (UK)	VSDRDOM	0.0100%	0.00820	0.00716	
VISA Debit Intra (UK)	VSDRINTRA	0.0100%	0.01680	0.01466	
VISA Debit Inter (UK)	VSDRINTER	0.0100%	0.00820	0.00716	
IE					
VISA Credit Domestic (Ireland)	VSCRDOM	0.0156%	0.00820	0.00716	
VISA Credit Intra (Ireland)	VSCRINTRA	0.0156%	0.01680	0.01466	
VISA Credit Inter (Ireland)	VSCRINTER	0.0156%	0.00820	0.00716	
VISA Debit Domestic (Ireland)	VSDRDOM	0.0116%	0.00820	0.00716	
VISA Debit Intra (Ireland)	VSDRINTRA	0.0116%	0.01680	0.01466	
VISA Debit Inter (Ireland)	VSDRINTER	0.0116%	0.00820	0.00716	

Notes:

VISA (ONLY FOR EXEMPTED MCC'S)
Effective 1 April 2015, An additional loading of 0.01%/0.40% applies for Visa Domestic & Intra/Inter Card Not Present transactions. This will be applied on top of the stated scheme fees on a pro rata basis depending on the mix of CP/CNP traffic. Effective 1 April 2020, Inter CNP loading goes up to 0.55% from 0.40%.

Effective 23 January 2020, Visa will introduce a program for acquirers of certain everyday spend merchant categories¹ that qualify for exemption from the changes to the Acquirer Card-Present and Card-Not-Present Service Fees outlined above for the duration of the program. The program will initially run for a 12-month period, followed by a review. Please contact your Visa representative for further details and to apply for participation in the program.

- ¹ Formerly known as Acquirer Association Fees.
- ² Includes immediate debit, prepaid and V PBI, consumer and commercial.
- ³ Includes credit, deferred debit and charge, consumer and commercial.
- ⁴ Formerly contained the sum of the Acquirer Association Fees, Europe E-commerce Fee for E-commerce transactions and Mail Order Telephone Order Fees.

Article ID: A009152

⁵ Includes Merchant Category Codes (MCC) 5411—Grocery Stores and Supermarkets, MCC 5541—Service Stations (with or without Ancillary Services), MCC 5542—Automated Fuel Dispensers, MCC 4900—Buses—Electric, Gas, Water, Sanitary, MCC 8199—Charitable Social Service Organizations, MCC 8111—Local and Suburban Commuter Passenger Transportation, Including Ferries, MCC 4131—Bus Lines and MCC 3111—Taxi Payments.

VISA Credit Domestic (Portugal)	0.0140%	0.00820	0.00716
VISA Credit Intra (Portugal)	0.0200%	0.01680	0.01466
VISA Credit Inter (Portugal)	0.4700%	0.10750	0.09384
VISA Debit Domestic (Portugal)	0.0100%	0.00820	0.00716
VISA Debit Intra (Portugal)	0.0150%	0.01680	0.01466
VISA Debit Inter (Portugal)	0.4650%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Portugal)	0.0330%	0.00820	0.00716
VISA Credit Intra (Portugal)	0.0330%	0.01680	0.01466
VISA Credit Inter (Portugal)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Portugal)	0.0280%	0.00820	0.00716
VISA Debit Intra (Portugal)	0.0280%	0.01680	0.01466
VISA Debit Inter (Portugal)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Spain)	0.0140%	0.00820	0.00716
VISA Credit Intra (Spain)	0.0200%	0.01680	0.01466
VISA Credit Inter (Spain)	0.4700%	0.10750	0.09384
VISA Debit Domestic (Spain)	0.0100%	0.00820	0.00716
VISA Debit Intra (Spain)	0.0150%	0.01680	0.01466
VISA Debit Inter (Spain)	0.4650%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Spain)	0.0330%	0.00820	0.00716
VISA Credit Intra (Spain)	0.0330%	0.01680	0.01466
VISA Credit Inter (Spain)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Spain)	0.0280%	0.00820	0.00716
VISA Debit Intra (Spain)	0.0280%	0.01680	0.01466
VISA Debit Inter (Spain)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (France)	0.0140%	0.00820	0.00716
VISA Credit Intra (France)	0.0140%	0.01680	0.01466
VISA Credit Inter (France)	0.4640%	0.10750	0.09384
VISA Debit Domestic (France)	0.0100%	0.00820	0.00716
VISA Debit Intra (France)	0.0100%	0.01680	0.01466
VISA Debit Inter (France)	0.4600%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (France)	0.0330%	0.00820	0.00716
VISA Credit Intra (France)	0.0330%	0.01680	0.01466
VISA Credit Inter (France)	1.0330%	0.10750	0.09384
VISA Debit Domestic (France)	0.0280%	0.00820	0.00716
VISA Debit Intra (France)	0.0280%	0.01680	0.01466
VISA Debit Inter (France)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Germany)	0.0250%	0.00820	0.00716
VISA Credit Intra (Germany)	0.0250%	0.01680	0.01466
VISA Credit Inter (Germany)	0.4750%	0.10750	0.09384
VISA Debit Domestic (Germany)	0.0200%	0.00820	0.00716
VISA Debit Intra (Germany)	0.0200%	0.01680	0.01466
VISA Debit Inter (Germany)	0.4700%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Germany)	0.0330%	0.00820	0.00716
VISA Credit Intra (Germany)	0.0330%	0.01680	0.01466
VISA Credit Inter (Germany)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Germany)	0.0280%	0.00820	0.00716
VISA Debit Intra (Germany)	0.0280%	0.01680	0.01466
VISA Debit Inter (Germany)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Romania)	0.0750%	0.00820	0.00716
VISA Credit Intra (Romania)	0.0750%	0.01680	0.01466
VISA Credit Inter (Romania)	0.5250%	0.10750	0.09384
VISA Debit Domestic (Romania)	0.0700%	0.00820	0.00716
VISA Debit Intra (Romania)	0.0700%	0.01680	0.01466
VISA Debit Inter (Romania)	0.5200%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Romania)	0.0830%	0.00820	0.00716
VISA Credit Intra (Romania)	0.0830%	0.01680	0.01466
VISA Credit Inter (Romania)	1.0830%	0.10750	0.09384
VISA Debit Domestic (Romania)	0.0780%	0.00820	0.00716
VISA Debit Intra (Romania)	0.0780%	0.01680	0.01466
VISA Debit Inter (Romania)	1.0780%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Luxembourg)	0.0200%	0.00820	0.00716
VISA Credit Intra (Luxembourg)	0.0200%	0.01680	0.01466
VISA Credit Inter (Luxembourg)	0.4700%	0.10750	0.09384
VISA Debit Domestic (Luxembourg)	0.0150%	0.00820	0.00716
VISA Debit Intra (Luxembourg)	0.0150%	0.01680	0.01466
VISA Debit Inter (Luxembourg)	0.4650%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Luxembourg)	0.0430%	0.00820	0.00716
VISA Credit Intra (Luxembourg)	0.0430%	0.01680	0.01466
VISA Credit Inter (Luxembourg)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Luxembourg)	0.0280%	0.00820	0.00716
VISA Debit Intra (Luxembourg)	0.0280%	0.01680	0.01466
VISA Debit Inter (Luxembourg)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Malta)	0.0450%	0.00820	0.00716
VISA Credit Intra (Malta)	0.0450%	0.01680	0.01466
VISA Credit Inter (Malta)	0.4950%	0.10750	0.09384
VISA Debit Domestic (Malta)	0.0400%	0.00820	0.00716
VISA Debit Intra (Malta)	0.0400%	0.01680	0.01466
VISA Debit Inter (Malta)	0.4900%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Malta)	0.0480%	0.00820	0.00716
VISA Credit Intra (Malta)	0.0480%	0.01680	0.01466
VISA Credit Inter (Malta)	1.0480%	0.10750	0.09384
VISA Debit Domestic (Malta)	0.0430%	0.00820	0.00716
VISA Debit Intra (Malta)	0.0430%	0.01680	0.01466
VISA Debit Inter (Malta)	1.0430%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Monaco)	0.0250%	0.00820	0.00716
VISA Credit Intra (Monaco)	0.0250%	0.01680	0.01466
VISA Credit Inter (Monaco)	0.4750%	0.10750	0.09384
VISA Debit Domestic (Monaco)	0.0200%	0.00820	0.00716
VISA Debit Intra (Monaco)	0.0200%	0.01680	0.01466
VISA Debit Inter (Monaco)	0.4700%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Monaco)	0.0330%	0.00820	0.00716
VISA Credit Intra (Monaco)	0.0330%	0.01680	0.01466
VISA Credit Inter (Monaco)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Monaco)	0.0280%	0.00820	0.00716
VISA Debit Intra (Monaco)	0.0280%	0.01680	0.01466
VISA Debit Inter (Monaco)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Slovakia)	0.0650%	0.00820	0.00716
VISA Credit Intra (Slovakia)	0.0650%	0.01680	0.01466
VISA Credit Inter (Slovakia)	0.5150%	0.10750	0.09384
VISA Debit Domestic (Slovakia)	0.0600%	0.00820	0.00716
VISA Debit Intra (Slovakia)	0.0600%	0.01680	0.01466
VISA Debit Inter (Slovakia)	0.5100%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Slovakia)	0.0730%	0.00820	0.00716
VISA Credit Intra (Slovakia)	0.0730%	0.01680	0.01466
VISA Credit Inter (Slovakia)	1.0730%	0.10750	0.09384
VISA Debit Domestic (Slovakia)	0.0680%	0.00820	0.00716
VISA Debit Intra (Slovakia)	0.0680%	0.01680	0.01466
VISA Debit Inter (Slovakia)	1.0680%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Netherlands)	0.0350%	0.00820	0.00716
VISA Credit Intra (Netherlands)	0.0350%	0.01680	0.01466
VISA Credit Inter (Netherlands)	0.4850%	0.10750	0.09384
VISA Debit Domestic (Netherlands)	0.0150%	0.00820	0.00716
VISA Debit Intra (Netherlands)	0.0150%	0.01680	0.01466
VISA Debit Inter (Netherlands)	0.4650%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Netherlands)	0.0480%	0.00820	0.00716
VISA Credit Intra (Netherlands)	0.0480%	0.01680	0.01466
VISA Credit Inter (Netherlands)	1.0480%	0.10750	0.09384
VISA Debit Domestic (Netherlands)	0.0280%	0.00820	0.00716
VISA Debit Intra (Netherlands)	0.0280%	0.01680	0.01466
VISA Debit Inter (Netherlands)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Sweden)	0.0250%	0.00820	0.00716
VISA Credit Intra (Sweden)	0.0250%	0.01680	0.01466
VISA Credit Inter (Sweden)	0.4750%	0.10750	0.09384
VISA Debit Domestic (Sweden)	0.0200%	0.00820	0.00716
VISA Debit Intra (Sweden)	0.0200%	0.01680	0.01466
VISA Debit Inter (Sweden)	0.4700%	0.10750	0.09384
CARD NOT PRESENT FEE			

VISA Credit Domestic (Latvia)	0.0350%	0.00820	0.00716
VISA Credit Intra (Latvia)	0.0350%	0.01680	0.01466
VISA Credit Inter (Latvia)	0.4850%	0.10750	0.09384
VISA Debit Domestic (Latvia)	0.0300%	0.00820	0.00716
VISA Debit Intra (Latvia)	0.0300%	0.01680	0.01466
VISA Debit Inter (Latvia)	0.4800%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Latvia)	0.0430%	0.00820	0.00716
VISA Credit Intra (Latvia)	0.0430%	0.01680	0.01466
VISA Credit Inter (Latvia)	1.0430%	0.10750	0.09384
VISA Debit Domestic (Latvia)	0.0380%	0.00820	0.00716
VISA Debit Intra (Latvia)	0.0380%	0.01680	0.01466
VISA Debit Inter (Latvia)	1.0380%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Lithuania)	0.0350%	0.00820	0.00716
VISA Credit Intra (Lithuania)	0.0350%	0.01680	0.01466
VISA Credit Inter (Lithuania)	0.4850%	0.10750	0.09384
VISA Debit Domestic (Lithuania)	0.0300%	0.00820	0.00716
VISA Debit Intra (Lithuania)	0.0300%	0.01680	0.01466
VISA Debit Inter (Lithuania)	0.4800%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Lithuania)	0.0430%	0.00820	0.00716
VISA Credit Intra (Lithuania)	0.0430%	0.01680	0.01466
VISA Credit Inter (Lithuania)	1.0430%	0.10750	0.09384
VISA Debit Domestic (Lithuania)	0.0380%	0.00820	0.00716
VISA Debit Intra (Lithuania)	0.0380%	0.01680	0.01466
VISA Debit Inter (Lithuania)	1.0380%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Finland)	0.0250%	0.00820	0.00716
VISA Credit Intra (Finland)	0.0250%	0.01680	0.01466
VISA Credit Inter (Finland)	0.4750%	0.10750	0.09384
VISA Debit Domestic (Finland)	0.0200%	0.00820	0.00716
VISA Debit Intra (Finland)	0.0200%	0.01680	0.01466
VISA Debit Inter (Finland)	0.4700%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Finland)	0.0330%	0.00820	0.00716
VISA Credit Intra (Finland)	0.0330%	0.01680	0.01466
VISA Credit Inter (Finland)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Finland)	0.0280%	0.00820	0.00716
VISA Debit Intra (Finland)	0.0280%	0.01680	0.01466
VISA Debit Inter (Finland)	1.0280%	0.10750	0.09384
CARD PRESENT FEE			
VISA Credit Domestic (Norway)	0.0300%	0.00820	0.00716
VISA Credit Intra (Norway)	0.0300%	0.01680	0.01466
VISA Credit Inter (Norway)	0.4800%	0.10750	0.09384
VISA Debit Domestic (Norway)	0.0100%	0.00820	0.00716
VISA Debit Intra (Norway)	0.0100%	0.01680	0.01466
VISA Debit Inter (Norway)	0.4600%	0.10750	0.09384
CARD NOT PRESENT FEE			
VISA Credit Domestic (Norway)	0.0330%	0.00820	0.00716
VISA Credit Intra (Norway)	0.0330%	0.01680	0.01466
VISA Credit Inter (Norway)	1.0330%	0.10750	0.09384
VISA Debit Domestic (Norway)	0.0280%	0.00820	0.00716
VISA Debit Intra (Norway)	0.0280%	0.01680	0.01466
VISA Debit Inter (Norway)	1.0280%	0.10750	0.09384
GB			
Mastercard Domestic (GREAT BRITAIN)	0.0078%	0.00326	0.00285
Mastercard Intra (Non-GREAT BRITAIN Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0528%	0.00326	0.00285
Mastercard Intra (Non-GREAT BRITAIN Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0078%	0.00326	0.00285
Mastercard Inter (Non-Europe)	0.4578%	0.10700	0.09340
Maestro/Switch (GREAT BRITAIN only)	0.0366%	0.00326	0.00285
Maestro Intra (Non-GREAT BRITAIN Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0756%	0.00326	0.00285
Maestro Intra (Non-GREAT BRITAIN Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0366%	0.00326	0.00285
Maestro Inter (Non-Europe)	0.4806%	0.10700	0.09340
GI			
Mastercard Domestic (GIBALTAR)	0.0078%	0.00326	0.00285
Mastercard Intra (Non-GIBALTAR Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0528%	0.00326	0.00285
Mastercard Intra (Non-GIBALTAR Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0078%	0.00326	0.00285
Mastercard Inter (Non-Europe)	0.4578%	0.10700	0.09340
Maestro/Switch (GIBALTAR only)	0.0366%	0.00326	0.00285
Maestro Intra (Non-GIBALTAR Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0756%	0.00326	0.00285
Maestro Intra (Non-GIBALTAR Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0366%	0.00326	0.00285
Maestro Inter (Non-Europe)	0.4806%	0.10700	0.09340
IE			
Mastercard Domestic (IRELAND)	0.0078%	0.00326	0.00285
Mastercard Intra (Non-IRELAND Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0528%	0.00326	0.00285
Mastercard Intra (Non-IRELAND Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0078%	0.00326	0.00285
Mastercard Inter (Non-Europe)	0.4578%	0.10700	0.09340
Maestro/Switch (IRELAND only)	0.0366%	0.00326	0.00285
Maestro Intra (Non-IRELAND Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0756%	0.00326	0.00285
Maestro Intra (Non-IRELAND Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0366%	0.00326	0.00285
Maestro Inter (Non-Europe)	0.4806%	0.10700	0.09340
SI			
Mastercard Domestic (SLOVENIA)	0.0900%	0.03871	0.03379
Mastercard Intra (Non-SLOVENIA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	1.1900%	0.03871	0.03379
Mastercard Intra (Non-SLOVENIA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0900%	0.03871	0.03379
Mastercard Inter (Non-Europe)	0.5900%	0.17700	0.15450
Maestro/Switch (SLOVENIA only)	0.0900%	0.03871	0.03379
Maestro Intra (Non-SLOVENIA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	1.1900%	0.03871	0.03379
Maestro Intra (Non-SLOVENIA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0900%	0.03871	0.03379
Maestro Inter (Non-Europe)	0.5900%	0.17700	0.15450
MT			
Mastercard Domestic (MALTA)	0.0504%	0.00430	0.00376
Mastercard Intra (Non-MALTA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1504%	0.00430	0.00376
Mastercard Intra (Non-MALTA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0504%	0.00430	0.00376
Mastercard Inter (Non-Europe)	0.5504%	0.12902	0.11262
Maestro/Switch (MALTA only)	0.0577%	0.00426	0.00372
Maestro Intra (Non-MALTA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1577%	0.00426	0.00372
Maestro Intra (Non-MALTA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0577%	0.00426	0.00372
Maestro Inter (Non-Europe)	0.5577%	0.12908	0.11267
LT			
Mastercard Domestic (LITHUANIA)	0.0288%	0.00346	0.00302
Mastercard Intra (Non-LITHUANIA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1038%	0.00346	0.00302
Mastercard Intra (Non-LITHUANIA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0288%	0.00346	0.00302
Mastercard Inter (Non-Europe)	0.7788%	0.11600	0.10126
Maestro/Switch (LITHUANIA only)	0.0437%	0.00346	0.00302
Maestro Intra (Non-LITHUANIA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1187%	0.00346	0.00302
Maestro Intra (Non-LITHUANIA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0437%	0.00346	0.00302
Maestro Inter (Non-Europe)	0.7937%	0.11600	0.10126
LV			
Mastercard Domestic (LATVIA)	0.0288%	0.00346	0.00302
Mastercard Intra (Non-LATVIA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1038%	0.00346	0.00302
Mastercard Intra (Non-LATVIA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0288%	0.00346	0.00302
Mastercard Inter (Non-Europe)	0.7788%	0.11600	0.10126
Maestro/Switch (LATVIA only)	0.0437%	0.00346	0.00302
Maestro Intra (Non-LATVIA Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1187%	0.00346	0.00302
Maestro Intra (Non-LATVIA Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0437%	0.00346	0.00302
Maestro Inter (Non-Europe)	0.7937%	0.11600	0.10126
PL			
Mastercard Domestic (POLAND)	0.1270%	0.00400	0.00349
Mastercard Intra (Non-POLAND Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2210%	0.00400	0.00349
Mastercard Intra (Non-POLAND Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.1210%	0.00400	0.00349
Mastercard Inter (Non-Europe)	0.6210%	0.00500	0.00436
Maestro/Switch (POLAND only)	0.1337%	0.00400	0.00349
Maestro Intra (Non-POLAND Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2277%	0.00400	0.00349
Maestro Intra (Non-POLAND Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.1277%	0.00400	0.00349
Maestro Inter (Non-Europe)	0.6277%	0.00500	0.00436
NO			
Mastercard Domestic (NORWAY)	0.0378%	0.00346	0.00302
Mastercard Intra (Non-NORWAY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1128%	0.00346	0.00302
Mastercard Intra (Non-NORWAY Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0378%	0.00346	0.00302
Mastercard Inter (Non-Europe)	0.7878%	0.11600	0.10126
Maestro/Switch (NORWAY only)	0.0527%	0.00346	0.00302
Maestro Intra (Non-NORWAY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1277%	0.00346	0.00302
Maestro Intra (Non-NORWAY Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0527%	0.00346	0.00302
Maestro Inter (Non-Europe)	0.8027%	0.11600	0.10126
LU			
Mastercard Domestic (LUXEMBOURG)	0.0506%	0.00149	0.00130
Mastercard Intra (Non-LUXEMBOURG Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1506%	0.00149	0.00130
Mastercard Intra (Non-LUXEMBOURG Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0506%	0.00149	0.00130
Mastercard Inter (Non-Europe)	0.6006%	0.03087	0.02695
Maestro/Switch (LUXEMBOURG only)	0.0308%	0.00149	0.00130
Maestro Intra (Non-LUXEMBOURG Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0708%	0.00149	0.00130
Maestro Intra (Non-LUXEMBOURG Europe) No Cross border Fee Applied (ie EURO tm in Eurozone)	0.0308%	0.00149	0.00130
Maestro Inter (Non-Europe)	0.4908%	0.03087	0.02695
HU			
Mastercard Domestic (HUNGARY)	0.1675%	0.02827	0.02467

Mastercard Intra (Non-HUNGARY) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2675%	0.02827	0.02467
Mastercard Intra (Non-HUNGARY) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1675%	0.02827	0.02467
Mastercard Inter (Non-Europe)	0.2675%	0.14200	0.12395
Maestro/Switch (HUNGARY) only)	0.3412%	0.03163	0.02761
Maestro Intra (Non-HUNGARY) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2412%	0.03163	0.02761
Maestro Intra (Non-HUNGARY) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1412%	0.03163	0.02761
Maestro Inter (Non-Europe)	0.6412%	0.14200	0.12395
GR			
Mastercard Domestic (GREECE)	0.0804%	0.00430	0.00376
Mastercard Intra (Non-GREECE) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0304%	0.00430	0.00376
Mastercard Intra (Non-GREECE) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0804%	0.00430	0.00376
Mastercard Inter (Non-Europe)	0.5804%	0.12902	0.11262
Maestro/Switch (GREECE) only)	0.0877%	0.00426	0.00372
Maestro Intra (Non-GREECE) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1377%	0.00426	0.00372
Maestro Intra (Non-GREECE) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0877%	0.00426	0.00372
Maestro Inter (Non-Europe)	0.5877%	0.12908	0.11267
FI			
Mastercard Domestic (FINLAND)	0.0288%	0.00346	0.00302
Mastercard Intra (Non-FINLAND) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0388%	0.00346	0.00302
Mastercard Intra (Non-FINLAND) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.7788%	0.11600	0.10126
Maestro/Switch (FINLAND) only)	0.0437%	0.00346	0.00302
Maestro Intra (Non-FINLAND) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1387%	0.00346	0.00302
Maestro Intra (Non-FINLAND) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0437%	0.00346	0.00302
Maestro Inter (Non-Europe)	0.7937%	0.11600	0.10126
DK			
Mastercard Domestic (DENMARK)	0.0398%	0.00346	0.00302
Mastercard Intra (Non-DENMARK) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1048%	0.00346	0.00302
Mastercard Intra (Non-DENMARK) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0298%	0.00346	0.00302
Mastercard Inter (Non-Europe)	0.7798%	0.11600	0.10126
Maestro/Switch (DENMARK) only)	0.0447%	0.00346	0.00302
Maestro Intra (Non-DENMARK) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1297%	0.00346	0.00302
Maestro Intra (Non-DENMARK) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0447%	0.00346	0.00302
Maestro Inter (Non-Europe)	0.7947%	0.11600	0.10126
CY			
Mastercard Domestic (CYPRUS)	0.0413%	0.00430	0.00376
Mastercard Intra (Non-CYPRUS) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1403%	0.00430	0.00376
Mastercard Intra (Non-CYPRUS) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0403%	0.00430	0.00376
Mastercard Inter (Non-Europe)	0.5403%	0.12902	0.11262
Maestro/Switch (CYPRUS) only)	0.0406%	0.00426	0.00372
Maestro Intra (Non-CYPRUS) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1406%	0.00426	0.00372
Maestro Intra (Non-CYPRUS) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0406%	0.00426	0.00372
Maestro Inter (Non-Europe)	0.5406%	0.12908	0.11267
BG			
Mastercard Domestic (BULGARIA)	0.0803%	0.00987	0.00862
Mastercard Intra (Non-BULGARIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2603%	0.00987	0.00862
Mastercard Intra (Non-BULGARIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0803%	0.00987	0.00862
Mastercard Inter (Non-Europe)	0.6603%	0.14900	0.13006
Maestro/Switch (BULGARIA) only)	0.0806%	0.00987	0.00862
Maestro Intra (Non-BULGARIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2606%	0.00987	0.00862
Maestro Intra (Non-BULGARIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0806%	0.00987	0.00862
Maestro Inter (Non-Europe)	0.6606%	0.14900	0.13006
PT			
CR Mastercard Domestic (PORTUGAL)	0.0276%	0.00184	0.00161
CR Mastercard Intra (Non-PORTUGAL) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1776%	0.00184	0.00161
CR Mastercard Intra (Non-PORTUGAL) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0276%	0.00184	0.00161
CR Mastercard Inter (Non-Europe)	0.1776%	0.20500	0.17894
DR Mastercard Domestic (PORTUGAL)	0.0276%	0.00184	0.00161
DR Mastercard Intra (Non-PORTUGAL) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1276%	0.00184	0.00161
DR Mastercard Intra (Non-PORTUGAL) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0276%	0.00184	0.00161
DR Mastercard Inter (Non-Europe)	0.6276%	0.20500	0.17894
Maestro/Switch (PORTUGAL) only)	0.0227%	0.00184	0.00161
Maestro Intra (Non-PORTUGAL) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1227%	0.00184	0.00161
Maestro Intra (Non-PORTUGAL) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0227%	0.00184	0.00161
Maestro Inter (Non-Europe)	0.6272%	0.20500	0.17894
CZ			
Mastercard Domestic (CZECH)	0.1473%	0.01371	0.01197
Mastercard Intra (Non-CZECH) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2473%	0.01371	0.01197
Mastercard Intra (Non-CZECH) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1473%	0.01371	0.01197
Mastercard Inter (Non-Europe)	0.6473%	0.15500	0.13330
Maestro/Switch (CZECH) only)	0.1476%	0.01371	0.01197
Maestro Intra (Non-CZECH) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2476%	0.01371	0.01197
Maestro Intra (Non-CZECH) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1476%	0.01371	0.01197
Maestro Inter (Non-Europe)	0.6476%	0.15500	0.13330
RO			
Mastercard Domestic (ROMANIA)	0.3003%	0.01049	0.00915
Mastercard Intra (Non-ROMANIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.4003%	0.01049	0.00915
Mastercard Intra (Non-ROMANIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.3003%	0.01049	0.00915
Mastercard Inter (Non-Europe)	0.8003%	0.20500	0.17894
Maestro/Switch (ROMANIA) only)	0.3006%	0.01049	0.00915
Maestro Intra (Non-ROMANIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.4006%	0.01049	0.00915
Maestro Intra (Non-ROMANIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.3006%	0.01049	0.00915
Maestro Inter (Non-Europe)	0.8006%	0.20500	0.17894
SK			
Mastercard Domestic (SLOVAKIA)	0.1950%	0.01271	0.01109
Mastercard Intra (Non-SLOVAKIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2950%	0.01271	0.01109
Mastercard Intra (Non-SLOVAKIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1950%	0.01271	0.01109
Mastercard Inter (Non-Europe)	0.6950%	0.21500	0.18767
Maestro/Switch (SLOVAKIA) only)	0.1950%	0.01271	0.01109
Maestro Intra (Non-SLOVAKIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2950%	0.01271	0.01109
Maestro Intra (Non-SLOVAKIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1950%	0.01271	0.01109
Maestro Inter (Non-Europe)	0.6950%	0.21500	0.18767
BE			
CR Mastercard Domestic (BELGIUM)	0.0553%	0.00149	0.00130
CR Mastercard Intra (Non-BELGIUM) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2053%	0.00149	0.00130
CR Mastercard Intra (Non-BELGIUM) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0553%	0.00149	0.00130
CR Mastercard Inter (Non-Europe)	0.7053%	0.20500	0.17894
DR Mastercard Domestic (BELGIUM)	0.0553%	0.00149	0.00130
DR Mastercard Intra (Non-BELGIUM) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1553%	0.00149	0.00130
DR Mastercard Intra (Non-BELGIUM) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0553%	0.00149	0.00130
DR Mastercard Inter (Non-Europe)	0.6553%	0.20500	0.17894
Maestro/Switch (BELGIUM) only)	0.0610%	0.00149	0.00130
Maestro Intra (Non-BELGIUM) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1610%	0.00149	0.00130
Maestro Intra (Non-BELGIUM) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0610%	0.00149	0.00130
Maestro Inter (Non-Europe)	0.6610%	0.20500	0.17894
CH			
Mastercard Domestic (SWISS)	0.0433%	0.01061	0.00926
Mastercard Intra (Non-SWISS) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0858%	0.01061	0.00926
Mastercard Intra (Non-SWISS) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0433%	0.01061	0.00926
Mastercard Inter (Non-Europe)	0.8433%	0.05645	0.04928
Maestro/Switch (SWISS) only)	0.0211%	0.00225	0.00196
Maestro Intra (Non-SWISS) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0636%	0.00225	0.00196
Maestro Intra (Non-SWISS) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0211%	0.00225	0.00196
Maestro Inter (Non-Europe)	0.8211%	0.00500	0.00436
SE			
Mastercard Domestic (SWEDEN)	0.0678%	0.00346	0.00302
Mastercard Intra (Non-SWEDEN) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1428%	0.00346	0.00302
Mastercard Intra (Non-SWEDEN) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0678%	0.00346	0.00302
Mastercard Inter (Non-Europe)	0.8178%	0.11600	0.10126
Maestro/Switch (SWEDEN) only)	0.0827%	0.00346	0.00302
Maestro Intra (Non-SWEDEN) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1577%	0.00346	0.00302
Maestro Intra (Non-SWEDEN) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0827%	0.00346	0.00302
Maestro Inter (Non-Europe)	0.8327%	0.11600	0.10126
AT			
CR Mastercard Domestic (AUSTRIA)	0.1101%	0.00241	0.00211
CR Mastercard Intra (Non-AUSTRIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2101%	0.00241	0.00211
CR Mastercard Intra (Non-AUSTRIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.1101%	0.00241	0.00211
CR Mastercard Inter (Non-Europe)	0.6101%	0.00500	0.00436
DR Mastercard Domestic (AUSTRIA)	0.0391%	0.00241	0.00211
DR Mastercard Intra (Non-AUSTRIA) Europe) CROSS border Fee Applied (ie GBP in Eurozone/EEA)	0.1391%	0.00241	0.00211
DR Mastercard Intra (Non-AUSTRIA) Europe) No CROSS border Fee Applied (ie EURO tbn in Eurozone)	0.0391%	0.00241	0.00211
DR Mastercard Inter (Non-Europe)	0.5391%	0.00500	0.00436
Maestro/Switch (AUSTRIA) only)	0.0394%	0.00241	0.00211
Maestro Intra (Non-AUSTRIA) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1394%	0.00241	0.00211
Maestro Intra (Non-AUSTRIA) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0394%	0.00241	0.00211
Maestro Inter (Non-Europe)	0.5394%	0.00500	0.00436
ES			
CR Mastercard Domestic (SPAIN)	0.0359%	0.00170	0.00148
CR Mastercard Intra (Non-SPAIN) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1859%	0.00170	0.00148
CR Mastercard Intra (Non-SPAIN) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0359%	0.00170	0.00148
CR Mastercard Inter (Non-Europe)	0.6859%	0.20500	0.17894
DR Mastercard Domestic (SPAIN)	0.0359%	0.00170	0.00148
DR Mastercard Intra (Non-SPAIN) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1359%	0.00170	0.00148
DR Mastercard Intra (Non-SPAIN) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0359%	0.00170	0.00148
DR Mastercard Inter (Non-Europe)	0.6359%	0.20500	0.17894
Maestro/Switch (SPAIN) only)	0.0361%	0.00170	0.00148
Maestro Intra (Non-SPAIN) Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1361%	0.00170	0.00148
Maestro Intra (Non-SPAIN) Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0361%	0.00170	0.00148

Maestro Inter (Non-Europe)	0.6361%	0.20500	0.17894	IT
CR Mastercard Domestic (ITALY)	0.0881%	0.00216	0.00189	
CR Mastercard Intra (Non-ITALY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2381%	0.00216	0.00189	
CR Mastercard Intra (Non-ITALY Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0881%	0.00216	0.00189	
CR Mastercard Inter (Non-Europe)	0.7381%	0.20600	0.17982	
DR Mastercard Domestic (ITALY)	0.0881%	0.00216	0.00189	
DR Mastercard Intra (Non-ITALY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1881%	0.00216	0.00189	
DR Mastercard Intra (Non-ITALY Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0881%	0.00216	0.00189	
DR Mastercard Inter (Non-Europe)	0.6881%	0.20600	0.17982	
Maestro/Switch (ITALY only)	0.0846%	0.00361	0.00315	
Maestro Intra (Non-ITALY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1846%	0.00361	0.00315	
Maestro Intra (Non-ITALY Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0846%	0.00361	0.00315	
Maestro Inter (Non-Europe)	0.6846%	0.20800	0.18156	NL
CR Mastercard Domestic (NETHERLANDS)	0.0553%	0.00521	0.00455	
CR Mastercard Intra (Non-NETHERLANDS Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.2053%	0.00521	0.00455	
CR Mastercard Intra (Non-NETHERLANDS Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0553%	0.00521	0.00455	
CR Mastercard Inter (Non-Europe)	0.7053%	0.05500	0.04801	
DR Mastercard Domestic (NETHERLANDS)	0.0383%	0.00431	0.00376	
DR Mastercard Intra (Non-NETHERLANDS Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1383%	0.00431	0.00376	
DR Mastercard Intra (Non-NETHERLANDS Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0383%	0.00431	0.00376	
DR Mastercard Inter (Non-Europe)	0.6383%	0.05500	0.04801	
Maestro/Switch (NETHERLANDS only)	0.0136%	0.00431	0.00376	
Maestro Intra (Non-NETHERLANDS Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1136%	0.00431	0.00376	
Maestro Intra (Non-NETHERLANDS Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0136%	0.00431	0.00376	
Maestro Inter (Non-Europe)	0.6136%	0.05500	0.04801	DE
Mastercard Domestic (GERMANY)	0.0453%	0.01515	0.01322	
Mastercard Intra (Non-GERMANY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.0678%	0.01515	0.01322	
Mastercard Intra (Non-GERMANY Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0253%	0.01515	0.01322	
Mastercard Inter (Non-Europe)	0.5103%	0.20217	0.17648	
Maestro/Switch (GERMANY only)	0.0856%	0.02374	0.02073	
Maestro Intra (Non-GERMANY Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1281%	0.02374	0.02073	
Maestro Intra (Non-GERMANY Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0856%	0.02374	0.02073	
Maestro Inter (Non-Europe)	0.5106%	0.20377	0.17787	FR
CR Mastercard Domestic (FRANCE)	0.0283%	0.00123	0.00108	
CR Mastercard Intra (Non-FRANCE Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1768%	0.00123	0.00108	
CR Mastercard Intra (Non-FRANCE Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0268%	0.00123	0.00108	
CR Mastercard Inter (Non-Europe)	0.6768%	0.20500	0.17894	
DR Mastercard Domestic (FRANCE)	0.0283%	0.00123	0.00108	
DR Mastercard Intra (Non-FRANCE Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1268%	0.00123	0.00108	
DR Mastercard Intra (Non-FRANCE Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0268%	0.00123	0.00108	
DR Mastercard Inter (Non-Europe)	0.6568%	0.20500	0.17894	
Maestro/Switch (FRANCE only)	0.0345%	0.00123	0.00108	
Maestro Intra (Non-FRANCE Europe) Cross border Fee Applied (ie GBP in Eurozone/EEA)	0.1345%	0.00123	0.00108	
Maestro Intra (Non-FRANCE Europe) No Cross border Fee Applied (ie EURO tbn in Eurozone)	0.0345%	0.00123	0.00108	
Maestro Inter (Non-Europe)	0.6345%	0.20500	0.17894	TR
Mastercard Domestic (TURKEY)	0.0710%	0.01165	0.01017	
Mastercard Intra (Eastern) Cross border Fee Applied	0.2710%	0.01165	0.01017	
Mastercard Inter & Euro SEPA	1.0710%	0.13379	0.11678	
Maestro/Switch (TURKEY only)	0.0777%	0.01165	0.01017	
Maestro Intra (Eastern) Cross border Fee Applied	0.2777%	0.01165	0.01017	
Maestro Inter & Euro SEPA	1.0777%	0.13379	0.11678	IL
Mastercard Domestic (ISRAEL)	0.0210%	0.00270	0.00236	
Mastercard Intra (Eastern) Cross border Fee Applied	0.1210%	0.08500	0.07420	
Mastercard Inter & Euro SEPA	0.9210%	0.08500	0.07420	
Maestro/Switch (ISRAEL only)	0.0277%	0.00270	0.00236	
Maestro Intra (Eastern) Cross border Fee Applied	0.1277%	0.08500	0.07420	
Maestro Inter & Euro SEPA	0.9277%	0.08500	0.07420	

Notes:

VISA

Effective 1 April 2015, An additional loading of 0.40% applies for Visa Inter Card Not Present transactions.

Effective 1 April 2020, Inter CNP loading goes up to 0.55% from 0.40%.

Visa - intra CNP fee for Switzerland will be 0.20% effective 1 April 2019.

Visa - Intra & Inter CNP for Israel & Turkey will be 0.40% effective 1 April 2019.

Effective 1 September 2019, Visa Acquirer Authentication Request Fee of €0.019 per transaction will apply for Visa 3DS 1.0 and 2.0 transactions.

Effective 25 Jan 2020, Visa have introduced different rates for CP & CNP transactions duly effected in rate table above which also includes the following market adjustments & MDF rates.

For Portugal and Spain merchant countries, the new CP rates will apply to intra-Europe and international transactions only. For domestic transactions, the existing 0.010% for Debit, Prepaid and V PAY and 0.014% for Credit, Deferred Debit and Charge will remain in place.

Domestic CNP POS transactions where the merchant country is Israel, Turkey and Switzerland, will be charged 0.02% for debit and 0.024% for credit transactions.

The international acquiring fee will be assessed at 0.60% of the point-of-sale (POS) value (60 bps) for POS transactions where the merchant is in Italy, and the issuer is not in Europe (including transactions where the issuer is from Turkey and Israel)

Visa will modify the fees assessed for enhanced card-present international POS transactions occurring in Switzerland. These are instances where the transaction is conducted in a currency other than the official currency of the merchant country (i.e. a transaction that is NOT conducted in Swiss Francs). The International Acquirer Fees (IAF) for these transactions shall now be 100 bps of the transaction value. This fee will also be introduced for card-present enhanced Intra-Europe transactions taking place in Switzerland.

MASTERCARD

The Acquirer Auth Fee will apply in addition to the stated rates for each market at 0.009%. This applies to Domestic, Intra and Inter transactions for both MasterCard and Maestro.

Global Wholesale Travel Transaction fee, 0.55% for scheme and 0.05% for processing cost will apply to participating customers. (applicable to MBS product only)

Effective 9th July 2018, CNP fee applicable for ECOM transactions at 0.025% for Dom & Intra, 0.05% for Inter in UK & Ireland and for MOTO transactions at 0.05% for Dom & Intra, 0.1% for Inter for SEPA countries, there's no fee for Dom CNP transaction & Intra CNP transactions (Euro denominated)

Mastercard Securecode fee will be charged at €0.019 per secure transaction.

Mastercard pre-authorisations are charged at 0.02% of the authorized amount with a minimum of EUR 0.01 (at billing currency equivalent)

Mastercard non-compliant final authorisation are charged at 0.25% of the authorized amount with a minimum of EUR 0.03 (at billing currency equivalent)