

CARD SCHEME FEES VISA

01/10/2025



VISA		VISA			V PAY / Visa Debit		
Fee Type	Remarks	Domestic	Intra	Inter	Domestic	Intra	Inter
<u>Applies to all transactions</u>							
Visa Acquirer Authorisation Fee		€0.0032	€0.0068	€0.0425	€0.0032	€0.0068	€0.0425
Visa Acquirer Clearing & Settlement Fee		€0.005	€0.010	€0.065	€0.005	€0.010	€0.065
Visa Innovation & Market Development (IMD) Fee		0.020%	0.020%	0.020%	0.020%	0.020%	0.020%
Non-Trx based Card Scheme Fees	<i>Revised 4/8/2025</i>	<i>0.0044%</i>	<i>0.0044%</i>	<i>0.0044%</i>	<i>0.0012%</i>	<i>0.0012%</i>	<i>0.0012%</i>
Visa Cyber Threat Protection Fee		\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005
<u>Applies to specific transactions (CP/CNP)</u>							
Visa Acquirer Service Fee	CP transactions	0.025%	0.025%	0.025%	0.020%	0.020%	0.020%
Visa Acquirer Service Fee	CNP transactions	0.033%	0.033%	0.033%	0.028%	0.028%	0.028%
Visa International Acquiring Fee	CP and CNP transactions			0.45%			0.45%
Visa International Acquiring Fee	CNP transactions			0.55%			0.55%
Visa International Acquiring Fee	CP and CNP transactions (UK-issued cards)		0.10%			0.10%	
Visa International Acquiring Fee	CNP transactions (UK-issued cards)		0.15%			0.15%	
Visa Secure Credential Fee	CNP transactions (not secure or tokenised) - <i>effective 1/10/2025</i>	0.025% <i>(0.075%)</i>	0.025% <i>(0.075%)</i>	0.025% <i>(0.075%)</i>	0.025% <i>(0.075%)</i>	0.025% <i>(0.075%)</i>	0.025% <i>(0.075%)</i>
<u>Applies to specific transactions (other than CP/CNP)</u>							
Acquirer B2B Virtual Service Fee	B2B transactions only. Acquirer Authorisation fee, Acquirer Clearing & Settlement fee and International Acquiring fee do not apply if this fee applies - <i>effective 1/10/2025</i>	0.6% <i>(0.75%)</i>	0.6% <i>(0.75%)</i>	1%	0.6% <i>(0.75%)</i>	0.6% <i>(0.75%)</i>	1%
Visa 3DS Acquirer Authentication Request Fee		€0.02	€0.02	€0.02	€0.02	€0.02	€0.02
Visa Integrity Risk Fee		\$ 0.02 +	\$ 0.02 +	\$ 0.02 +	\$ 0.02 +	\$ 0.02 +	\$ 0.02 +
	CNP transactions for merchants with specific MCC	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Visa Processing Integrity Fees	If trx not matched to authorisation	\$ 0,05	\$ 0,05	\$ 0,05	\$ 0,05	\$ 0,05	\$ 0,05
Visa Non-Domestic Settlement Currency Volume Fee	For currency other than the local currency of the merchant		0.10%	0.10%		0.10%	0.10%
Visa Estimated and Incremental Authorisation Fee	In addition to Visa Acquirer Authorisation Fee	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Visa Non EMV Terminal Fee		\$ 0,12	\$ 0,12	\$ 0,12	\$ 0,12	\$ 0,12	\$ 0,12
Visa Address Verification Service		\$ 0.002	\$ 0.002	\$ 0.002	\$ 0.002	\$ 0.002	\$ 0.002
Visa Reattempts Fee		\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
Reversal Fee		€0.2712	€0.2712	€0.2712	€0.2712	€0.2712	€0.2712