07/01/2026

CARD SCHEME FEES MASTERCARD

MASTERCARD		MASTERCARD			MAESTRO			DEBIT MASTERCARD		
Fee Type	**Remarks**	**Domestic**	**Intra**	**Inter**	**Domestic**	**Intra**	**Inter**	**Domestic**	**Intra**	**Inter**
Applies to all transactions										
Mastercard/Maestro Acquirer Authorisation Fee	Low value (<EUR10) - *Revised 7/1/2026*	*€0.0001*	*€0.0005*	*€0.0015*	*€0.0001*	*€0.0005*	*€0.0015*	*€0.0001*	*€0.0005*	*€0.0015*
	Standard value (>EUR10) - *Revised 7/1/2026*	*€0.0065*	*€0.0093*	*€0.0100*	*€0.0065*	*€0.0093*	*€0.0100*	*€0.0065*	*€0.0093*	*€0.0100*
Mastercard/Maestro Acquirer Clearing Fee	Low value (<EUR10) - *Revised 7/1/2026*	*€0.0001*	*€0.0005*	*€0.0015*	*€0.0001*	*€0.0005*	*€0.0015*	*€0.0001*	*€0.0005*	*€0.0015*
	Standard value (>EUR10) - *Revised 7/1/2026*	*€0.0027*	*€0.0040*	*€0.0150*	*€0.0027*	*€0.0040*	*€0.0150*	*€0.0027*	*€0.0040*	*€0.0150*
Mastercard/Maestro Market Development Fund Fee		0.0050%	0.0400%	0.0400%	0.0050%	0.0400%	0.0400%	0.0050%	0.0400%	0.0400%
Mastercard/Maestro Acquirer Volume Fee		0.0340%	0.0340%	0.0340%	0.0340%	0.0340%	0.0340%	0.0340%	0.0340%	0.0340%
Mastercard/Maestro Acquiring Reported Transaction Fee		€0.0032	€0.0032	€0.1256	€0.0032	€0.0032	€0.1256	€0.00327	€0.00327	€0.12560
Non-Trx based Card Scheme Fees	*Revised 4/8/2026*	*0.0165%*	*0.0165%*	*0.0165%*	*0.0165%*	*0.0165%*	*0.0165%*	*0.0165%*	*0.0165%*	*0.0165%*
Applies to specific transactions										
Mastercard/Maestro Global Wholesale Travel Transaction Program (GWTTP) Fee	*This fee applies instead of Acquirer Authorisation fee, Acquirer Clearing fee and Acquirer Cross-Border fees Rates revised as of 01/07/2025*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*	*0.600% (0.7500%)*
Mastercard/Maestro Acquirer Cross-border Fee	Excluding Intra-Europe trx (€) within extended Eurozone		0.12%-CR/ 0.17%-CL	0.7500%		0.12%-CR/ 0.17%-CL	0.7500%		0.12%-CR/ 0.17%-CL	0.7500%
Mastercard/Maestro Acquirer CNP Fee	Excluding Intra-Europe trx (€) within extended Eurozone		0.0250%	0.1500%		0.0250%	0.1500%		0.0250%	0.1500%
Mastercard/Maestro EMV 3DS Authentication Fee		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 payments only	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%
Mastercard/Maestro Acquirer Mail Order / Telephone Order (MOTO) Fee	CNP MOTO trx	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%
Mastercard/Maestro EMV 3DS Card Add Fee		€0.0300	€0.0300	€0.0300	€0.0300	€0.0300	€0.0300	€0.0300	€0.0300	€0.0300
Mastercard/Maestro Non-EMV / Non-Contactless Acquirer Fee		0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%
Mastercard/Maestro Address Verification Service Fee		€0.0100	€0.0100	€0.0100	€0.0100	€0.0100	€0.0100	€0.0100	€0.0100	€0.0100
Mastercard/Maestro Token Validation and Lifecycle Service Fee	CP transactions /Tokens	0.0100%	0.0100%	0.0500%	0.0100%	0.0100%	0.0500%	0.0100%	0.0100%	0.0500%
Mastercard/Maestro Token Validation and Lifecycle Service Fee	CNP transactions / Tokens	0.0200%	0.0200%	0.0100%	0.0200%	0.0200%	0.0100%	0.0200%	0.0200%	0.0100%
Mastercard/Maestro Authorisation Integrity Fee		0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%
Mastercard/Maestro Acquirer Performance Development	CNP trx, non-secure	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%
Mastercard/Maestro Acquirer Performance Development	CNP trx, no scheme token	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%
Mastercard/Maestro CVC2 Fee		€0.0025	€0.0025	€0.0025	€0.0025	€0.0025	€0.0025	€0.0025	€0.0025	€0.0025
Mastercard/Maestro Exemption Indicator Fee	Charged if specific indicators exist	€0.0200	€0.0200	€0.0200	€0.0200	€0.0200	€0.0200	€0.0200	€0.0200	€0.0200
Mastercard/Maestro PreAuthorisation Fee	Acquirer Authorisation Fee is not charged if this fee applies	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%
Mastercard/Maestro PreAuthorisation Fee for Automatic Fuel Dispenser & Electric Vehicle Charging merchants		0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%
Mastercard/Maestro Single Tap Enablement Fee	Cap €0.66	0.0660%	0.0660%	0.0660%	0.0660%	0.0660%	0.0660%	0.0660%	0.0660%	0.0660%
Mastercard/Maestro PSD2 - Key Entered Transaction Fee		€0.2000	€0.2000		€0.2000	€0.2000		€0.2000	€0.2000	
Mastercard/Maestro PSD2 - Chip transactions without CVM Fee	Domestic & Intra EEA trx	€0.3000	€0.3000		€0.3000	€0.3000		€0.3000	€0.3000	
Mastercard/Maestro Reattempts Fee		€0.5000	€0.5000	€0.5000	€0.5000	€0.5000	€0.5000	€0.5000	€0.5000	€0.5000
Mastercard/Maestro Freight Program Acquirer Scheme Fee	Acquirer Volume fee, Acquiring reported transaction fee, Acquirer CNP fee and Acquirer MOTO fee do not apply if this fee applies	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%
Mastercard/Maestro Freight Program Acquirer Switch Fee	Acquirer Authorisation fee, Preauthorisation fee and Clearing Acquirer fee do not apply if this fee applies	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%