CARD SCHEME FEES VISA

03/04/2026

VISA		VISA			V PAY / Visa Debit		
Fee Type	**Remarks**	**Domestic**	**Intra**	**Inter**	**Domestic**	**Intra**	**Inter**
Applies to all transactions							
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		0.004%	0.004%	0.004%	0.001%	0.001%	0.001%
Visa Secure Fee	*Introduced 1/4/2026*	*€0.03*	*€0.03*	*€0.03*	*€0.03*	*€0.03*	*€0.03*
Visa Cyber Threat Protection Fee		$ 0.0005	$ 0.0005	$ 0.0005	$ 0.0005	$ 0.0005	$ 0.0005
Applies to specific transactions (CP/CNP)							
Visa Acquirer Service Fee	CP transactions - *Revised 1/4/2026*	~~0.025%~~ 0.033%	~~0.025%~~ 0.033%	~~0.025%~~ 0.033%	~~0.02%~~ 0.028%	~~0.02%~~ 0.028%	~~0.02%~~ 0.028%
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)	0.075%	0.075%	0.075%	0.075%	0.075%	0.075%
Applies to specific transactions (other than CP/CNP)							
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	0.75%	0.75%	1%	0.75%	0.75%	1%
~~Visa 3DS Acquirer Authentication Request Fee~~		~~€0.02~~	~~€0.02~~	~~€0.02~~	~~€0.02~~	~~€0.02~~	~~€0.02~~
Visa Integrity Risk Fee	CNP transactions for merchants with specific MCC	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 0.10%	$ 0.02 + 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