

CARD SCHEME FEES VISA

16/07/2026



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 16/7/2026</i>	<i>0.004%</i> <i>(0.0075%)</i>	<i>0.004%</i> <i>(0.0075%)</i>	<i>0.004%</i> <i>(0.0075%)</i>	<i>0.001%</i> <i>(0.0025%)</i>	<i>0.001%</i> <i>(0.0025%)</i>	<i>0.001%</i> <i>(0.0025%)</i>
Visa Secure Fee	<i>Introduced 1/4/2026</i>	<i>€0.03</i>	<i>€0.03</i>	<i>€0.04</i>	<i>€0.03</i>	<i>€0.03</i>	<i>€0.04</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 - <i>Revised 1/4/2026</i>	<i>0.025%</i> <i>0.033%</i>	<i>0.025%</i> <i>0.033%</i>	<i>0.025%</i> <i>0.033%</i>	<i>0.02%</i> <i>0.028%</i>	<i>0.02%</i> <i>0.028%</i>	<i>0.02%</i> <i>0.028%</i>
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%	
<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	0.75%	0.75%	1%	0.75%	0.75%	1%
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 - <i>Revised 1/4/2026</i>		<i>0.1%</i> <i>(0.15%)</i>	<i>0.1%</i> <i>(0.15%)</i>		<i>0.1%</i> <i>(0.15%)</i>	<i>0.1%</i> <i>(0.15%)</i>
Visa Token Facilitation Fee (CP)	Cap \$0.25 (Domestic / Intra) and \$1.25 (Inter)	0.01%	0.01%	0.05%	0.01%	0.01%	0.05%
Visa Token Facilitation Fee (CNP)	Cap \$1.25 (Domestic / Intra) and \$2 (Inter)	0.05%	0.05%	0.08%	0.05%	0.05%	0.08%
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