

**Indicative Card Scheme Fee Rates as of October 2024**
**Austria**

**Definitions:**  
 Domestic transaction: A domestic payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in the same country as that of the point of sale.  
 Intra EEA transaction: An intra EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located in a different EEA member state than that of the point of sale.  
 Intra non-EEA transaction: An intra non-EEA payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside the EEA but still in the Europe region and the point of sale is within the EEA and vice versa.  
 Interregional transaction: An interregional payment transaction means a card-based payment transaction where the card-based payment instrument is issued by an issuing payment service provider located outside of the Europe region and the point of sale lies within the Europe region and vice versa.

Fee Type	Applies to every transaction (Y/N) (if different)	Applicable on IC (Y/N)	Terminology Criteria (Remarks)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners		JCB						
						Region			Domestic			Intra			Inter			Domestic				Intra			Inter			Domestic/ Intra	Inter	
						Amount Limit	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra		Inter	Domestic		Intra	Inter				
MC Clearing Acquirer POS	X				Micro € < 50	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001	€ 0.0001										
MC Acquirer Volume Fee	X				Mini € 25 - € 100	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005	€ 0.0005										
MC Acquirer Reported Transaction Fee	X				Mini € < 150	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010	€ 0.0010										
MC Market Development Fund	X					€ 0.0001	€ 0.0001	€ 0.1900	€ 0.0001	€ 0.0001	€ 0.1900	€ 0.0001	€ 0.0001	€ 0.1900	€ 0.0001	€ 0.0001	€ 0.1900	€ 0.0001	€ 0.0001	€ 0.1900										
MC Acquirer Authorization Fee	X					0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%	0.0005%										
Non-Trade based Card Scheme Fee	X					0.0125%	0.0125%	0.0125%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%	0.0120%										
MC Acquirer Cross-Border Fee	X			X	Excluding Intra-Europe tx in EU/RO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) <b>Revised rates as of 01/07/2024</b>	0.1000%	0.1000%	0.5000%	0.1000%	0.1000%	0.5000%	0.1000%	0.1000%	0.5000%	0.1000%	0.1000%	0.5000%	0.1000%	0.1000%	0.5000%										
MC Acquirer Card-Not-Present Fee	X			X	Excluding Intra-Europe tx in EU/RO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden) <b>Revised rates as of 01/07/2024</b>	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%	0.0250%	0.0250%	0.0500%										
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X			X	Applies to all Card-Not-Present MOTO tx <b>Revised rates as of 01/07/2024</b>	0.0150%	0.0150%	0.0300%	0.0150%	0.0150%	0.0300%	0.0150%	0.0150%	0.0300%	0.0150%	0.0150%	0.0300%	0.0150%	0.0150%	0.0300%										
MC Non-EMV/Non-Contactless Acquirer Fee	X			X	Non-EMV/Non-Contactless Acquirer Fee	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%										
MC EMV 3DS Authentication Fee	X			X	Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase	0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%	0.0230%	0.0230%	0.0460%										
MC EMV 3DS Authentication Fee - Recurring	X			X	Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%	0.0077%	0.0077%	0.0153%										
MC Address Verification Service Fee	X			X	Applies for EMV 3DS (3DS2) authentication for purpose of adding card for CVV	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100	€ 0.0100										
MC CVV3 Fee	X			X	Applies for non-secure authorization requests with AVS data	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025	€ 0.0025										
MC Token Validation and Lifecycle Service Fee (F2F)	X			X	Applies for F2F transactions that are processed with MC tokens <b>Revised rates as of 01/07/2024</b>	0.0100%	0.0100%	0.0500%	0.0100%	0.0100%	0.0500%	0.0100%	0.0100%	0.0500%	0.0100%	0.0100%	0.0500%	0.0100%	0.0100%	0.0500%										
MC Token Validation and Lifecycle Service Fee (CNP)	X			X	Applies for CNP transactions that are processed with MC tokens <b>Revised rates as of 01/07/2024</b>	0.0300%	0.0300%	0.1000%	0.0300%	0.0300%	0.1000%	0.0300%	0.0300%	0.1000%	0.0300%	0.0300%	0.1000%	0.0300%	0.0300%	0.1000%										
MC Acquirer Performance Development - No Authentication	X			X	Applies for non-secure e-com or MOTO tx with CVC2	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%										
MC Acquirer Performance Development - Not tokenized CNP	X			X	Applies for non-secure CNP tx only	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%										
MC Exception Indicator Fee	X			X	Applies for Cardholder Fee tx without scheme token	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%										
MC Authorization Integrity Fee	X			X	Applies for CNP transactions only	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%	0.2800%										
MC PreAuthorization Fee	X			X	Applies for Pre-Auth transactions only, fee is applied instead of the MC Acquirer Authorization Fee	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%										
MC PreAuthorization Fee for AFD and EVC	X			X	Applied for Automatic Fuel Dispenser & Electric Vehicle Charging payments, applies for pre-authorizations only (processed instead of the MC Acquirer Authorization Fee) <b>Revised rates as of 01/07/2024</b>	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%	0.0150%										
MC P502 Key Entered Transaction Fee	X			X	Domestic & Intra EEA tx at POS with chip, but no CVM	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000	€ 0.2000											
MC P502 Chip Transactions without CVM Fee	X			X	Domestic & Intra EEA tx at POS with chip, but no CVM	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000	€ 0.3000											
MC Reattempt Fee	X			X	Applies to each reattempt authorization after an initial decline with indicator "do not retry" (e-com only)	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000	€ 0.5000											
MC Single Tap Enablement Fee	X			X	Applies for contactless transactions processed on terminals that do not support Single Tap	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%	0.066%										
MC Global Wholesale Travel Transaction Program (GWTFP) Fee	X			X	Applies for GWTFP tx only. This fee applies instead of Authorization, Pre-Auth and Settlement and Cross-Border Fees	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%	0.6000%										
MC Freight Program Acquirer Scheme Fee	X			X	Applies for Freight Program Tx only. This fee applies instead of volume, reported transaction, card-not-present and MOTO fees	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%	0.4500%										
MC Freight Program Acquirer Switch Fee	X			X	Applies for Freight Program Tx only. This fee applies instead of Authorization, Pre-Auth and Settlement and Clearing & Settlement fees	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%	0.0500%										
Visa Acquirer Clearing & Settlement Fee	X			X		€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050											
Visa Acquirer Authorization Fee	X			X		€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031	€ 0.0031											
Visa Cyber Threat Protection Fee	X			X	<b>New fee effective as of 01/04/2025</b>	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005	\$ 0.0005											
Visa Incentive & Market Development (IMD) Fee	X			X		€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%	€ 0.0250%											
Non-Trade based Card Scheme Fee	X			X	For F2F transactions only	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%											
Visa Acquirer Card-Not-Present Service Fee	X			X	For CNP transactions only	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%											
Visa Acquirer Card-Not-Present Fee	X			X	CNP tx only	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%											
Visa International Acquiring (F2F & CNP)	X			X	Applies to F2F and CNP transactions	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%	0.0668%											
Visa International Acquiring (UK issued - F2F & CNP)	X			X	Applies to F2F and CNP transactions with UK-issued cards	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%	0.1200%											
Visa International Acquiring (UK issued - CNP only)	X			X	Applies to CNP transactions with UK-issued cards	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%	0.1500%											
Visa Secure Credential CNP Fee	X			X	Applies for card-not-present transactions that are neither secure nor tokenized	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%											
Visa Non-Domestic Settlement Currency Volume Fee	X			X	Applies for transactions settled in a currency other than the local currency of the issuer/merchant	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%											
Visa Estimated and Incremental Authorization Fee	X			X	Applies to Estimated and Incremental Authorizations only, fee is applied in addition to Visa Acquirer Authorization Fee	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%										
Visa Non EMV Terminal Fee	X			X		\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200	\$ 0.1200											
Visa 3DS Acquirer Authentication Request Fee	X			X	For 3DS 1.0 and 2.0 Authentication Calls	€ 0.0200	€ 0																							