

Indicative Card Scheme Fee Rates as of October 2024
Croatia

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.

Table with columns: Fee Type, Remarks, Brand (Region, Amount Limits), Mastercard (Domestic, Intra, Inter), Maestro (Domestic, Intra, Inter), Debit Mastercard (Domestic, Intra, Inter), Visa (Domestic, Intra, Inter), V PAY / Visa Debit (Domestic, Intra, Inter), UnionPay, Diners, JCB, and SEPA Region (Oct 2022). Rows include MC Clearing Acquirer POS, MC Acquirer Volume Fee, MC Acquirer Reported Transaction Fee, MC Payment Authorization Fee, MC Acquirer Authorization Fee, Non-Traditional Card Scheme Fees, MC Acquirer Cross-Border Fee, MC Acquirer Card-Not-Present Fee, MC Acquirer Mail Order / Telephone Order (MOTO) Fee, MC Non-EMV / Non-Contactless Acquirer Fee, MC EMV 3DS Authentication Fee, MC EMV 3DS Authentication Fee - Recurring, MC EMV 3DS Card-Add Fee, MC Address Verification Service Fee, MC CNP Fee, MC Token Validation and Lifecycle Service Fee (F2F), MC Token Validation and Lifecycle Service Fee (CNP), MC Acquirer Performance Development - No Authentication, MC Acquirer Performance Development - Not tokenized CNP, MC Exemption Indicator Fee, MC PreAuthorization Fee, MC PreAuthorization Fee for AFD and EVC, MC PSD2 May Entail Transaction Fee, MC PSD2 Chip transactions without CVM Fee, MC Reattempts Fee, MC Single Tap Enablement Fee, MC Global Wholesale Travel Transaction Program (GWTTP) Fee, MC Freight Program Acquirer Scheme Fee, MC Freight Program Acquirer Switch Fee, Visa Acquirer Chargeback & Settlement Fee, Visa Acquirer Authorization Fee, Visa Cyber Threat Protection Fee, Visa Innovation & Market Development (IMD) Fee, Non-Traditional Card Scheme Fees, Visa Acquirer Card-Not-Present Service Fee, Visa Acquirer Card-Not-Present Service Fee - CNP transactions only, Visa International Card-Not-Present Fee, Visa International Card-Not-Present Fee - CNP transactions only, Visa International Acquiring (UK issued - CNP), Visa International Acquiring (UK issued - CNP) - CNP transactions only, Visa International Acquiring (UK issued - CNP) - CNP transactions only, Visa Non-Domestic Settlement Currency Volume Fee, Visa Estimated and Incremental Authorization Fee, Visa Non-EMV Terminal Fee, Visa 3DS Acquirer Authentication Request Fee, Visa Address Verification Service Fee, Visa Reattempts Fee, Visa Processing Integrity Fee, Visa Integrity Risk Fee, Visa Acquirer B2B Virtual Service Fee, Visa Reversal Fee.

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