

Indicative Card Scheme Fee Rates as of October 2024
Estonia

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 European 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 (if applicable)	Applicable in the Merchant's Territory (if applicable)	Remarks	Brand												UnionPay	Diners			JCB	
				Mastercard			Maestro			Debit Mastercard			Visa				V PAY / Visa Debit				
				Region	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra		Inter	Domestic	Intra		Inter
MC Clearing Acquirer POS	X			Micro	€ 2.30	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003	€ 0.0003				
MC Acquirer Volume Fee	X			Mid	€ 3.50	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013	€ 0.0013				
MC Acquiring Reported Transaction Fee	X			Max	>€ 100	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050	€ 0.0050				
MC Acquirer Authorization Fee	X					0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%	0.0040%				
MC Acquirer Cross-Border Fee	X	X	Excluding Intra-Europe (in ECU) where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)			0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%	0.0750%				
MC Acquirer Card-Not-Present Fee	X		Applies for card-not-present transactions. Excluding Intra-Europe (in ECU) where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)			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 Mail Order / Telephone Order (MOTO) Fee	X		Indicative rate per 01/07/2024			0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%				
MC Non-EMV Contactless Acquirer Fee	X		Non-EMV / Non-CLP terminal only			0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%	0.0260%				
MC EMV 3DS Authentication Fee	X		Applies for EMV 3DS (3DS2) authenticated cardholder initiated purchase			0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%	0.0155%				
MC EMV 3DS Authentication Fee - Recurring	X		Applies for EMV 3DS (3DS2) authenticated merchant initiated recurring payment (not applied to standard authorization only recurring transactions)			0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%	0.0050%	0.0050%	0.0100%				
MC EMV 3DS Card Add Fee	X		Applies for EMV 3DS (3DS2) authentication for purpose of adding card for			€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300	€ 0.0300				
MC Address Verification Service Fee	X		Applies for non-secure authorization requests with AVS data			€ 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 CV2 Fee	X		Applies for non-secure e-com or MOTO tx with CV2			€ 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 (P2P)	X		Applies for P2P transactions that are processed with MC tokens introduced as of 07/10/2024			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 Token Validation and Lifecycle Service Fee (CNP)	X		Applies for CNP transactions that are processed with MC tokens introduced as of 07/10/2024			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 Acquirer Performance Development - No Authentication	X		Applies for non-secure CNP tx only			0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%	0.0250%				
MC Acquirer Performance Development - Not Unlinked CNP	X		Applies for card-not-present transactions with token validation. Fee charged if billable exemption indicators are used (Low Fraud/FRA, Low Value Payment, SCA Delegation)			€ 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 Exemption Indicator Fee	X		Accommodates Fraud Authorizations 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%				
MC Authorization Intensity Fee	X		Applies to Pre-Authorizations 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%				
MC Authorization Fee for AFD and EVC	X		Applies for Automatic Fuel Dispenser & Electric Vehicle Charging merchants, applies for pre-authorizations only (assessed instead of the MC Acquirer Authorization Fee) introduced as of 01/07/2024			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 3DS Any-Entered Transaction Fee	X		Domestic & Intra-EEA tx at POS with chip but no 3DS			€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000				
MC 3DS Chip Transactions without CNP Fee	X		Applies to each reattempt authorization after an initial decline with indicator 'Do not retry' (in batch) only			€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000	€ 0.0000				
MC Reattempt Fee	X		Applies for contactless transactions processed on terminals that do not support Single Tap			max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44	max. € 0.44				
MC Global Wholesale Travel Transaction Program (GWTF) Fee	X		Applies for GWTF Trx only. This fee applies instead of Authorization, Clearing & 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%				
MC Freight Program Acquirer Scheme Fee	X		Applies for Freight Program Trx 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%				
MC Freight Program Acquirer Switch Fee	X		Applies for Freight Program Trx only. This fee applies instead of Authorization, Pre-Authorization 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%				
Visa Acquirer Clearing & Settlement Fee	X					€ 0.0050	€ 0.0100	€ 0.0050	€ 0.0050	€ 0.0100	€ 0.0050	€ 0.0100	€ 0.0050	€ 0.0100	€ 0.0050	€ 0.0100	€ 0.0050				
Visa Acquirer Authorization Fee	X					€ 0.0030	€ 0.0060	€ 0.0030	€ 0.0030	€ 0.0060	€ 0.0030	€ 0.0060	€ 0.0030	€ 0.0060	€ 0.0030	€ 0.0060	€ 0.0030				
Visa Cyber Threat Protection Fee	X		New fee effective as of 01/04/2025			\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000					
Visa Innovation & Market Development (IMD) Fee	X					0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%	0.0170%					
Non-Tri-Brand Card Scheme Fees	X																				
Visa Acquirer Card Present Service Fee	X	X	For P2P transactions only																		
Visa Acquirer Card Not Present Service Fee	X	X	For CNP transactions only																		
Visa International Card Not Present Fee	X	X	Card not present																		
Visa International Acquiring (P2P & CNP)	X	X	Applies to P2P and CNP transactions with UK-issued cards.																		
Visa International Acquiring (UK issued - CNP only)	X	X	Applies to CNP transactions with UK-issued cards.																		
Visa Secure Credential CNP Fee	X		Applies for card-not-present transactions that are neither secure nor																		
Visa Non-Domestic Settlement Currency Volume Fee	X		Applies for transactions settled in a currency other than the local currency of the merchant country.																		
Visa Estimated and Incremental Authorization Fee	X		Applies to Estimated and Incremental Authorizations only, fee is applied in addition to Visa Acquirer Authorization Fee																		
Visa Non-EMV Terminal Fee	X		For 3DS 1.0 and 2.0 Authentication Calls			\$ 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		Applies to each reattempt authorization after an initial decline with indication 'Do not retry', 'Battery with updated card data' and other +15 statements in 30 days.			\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020	\$ 0.0020					
Visa Address Verification Service	X		Applies for authorizations with AVS result.			\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000	\$ 0.0000					
Visa Reattempt Fee	X		Applies to each reattempt authorization after an initial decline with indication 'Do not retry', 'Battery with updated card data' and other +15 statements in 30 days.			\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000	\$ 0.1000					
Visa Processing Integrity Fees	X		Applies for cleared transactions that cannot be switched to authorization based rate (in batch) delivered by 07/03/2024			\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01	\$ 0.01					
Visa Integrity Risk Fee	X		Applies to CNP transactions for merchants with MCC 5962 & 7273 and for MCC 6012 & 6051 processing crypto purchase transactions			\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02	\$ 0.02					
Visa Acquirer 3DS Virtual Service Fee	X		Applies for 3DS Virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees			0.6000%	0.6000%	1.0000%	0.6000%	0.6000%	1.0000%	0.6000%	0.6000%	1.0000%	0.6000%	0.6000%	1.0000%				
Visa Reversal Fee	X		Applies for Reversal Trx processed on the Visa network only			€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712	€ 0.2712				

 P2P: 0.30%
 CNP: 0.30%
 3DS: MCC report, Issuance: 0.30%

0.1200%

0.4500%

 Cross-border fee (P2P & CNP) 0.30%
 Card-not-present fee (P2P & CNP) 0.30%
 3DS: MCC report, Issuance: 0.30%
 All-in-one (MCC: 01) above listed fees are not applicable