

Indicative Card Scheme Fee Rates as of April 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 payment terminal (all terminals)	Applies to every payment terminal (some terminals)	Remarks	Brand	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners	JCB	
					Region	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra				Inter
						Amount Limit																	
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					
					Mini	€ 3-100	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013	€ 0,0013					
					Macro	€ 1-100	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050	€ 0,0050					
					Max	>€ 100	€ 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 Volume Fee	X						0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%						
MC Acquiring Reported Transaction Fee	X						€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100	€ 0,1100						
MC Acquiring Reported Transaction Fee	X						0,0040%	0,0040%	0,0040%	0,0040%	0,0040%	0,0040%	0,0040%	0,0040%	0,0040%	0,0040%	0,0040%						
MC Acquirer Authorization Fee	X						0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%	0,0090%						
MC Acquirer Authorization Fee	X						0,0235%	0,0235%	0,0235%	0,0235%	0,0235%	0,0235%	0,0235%	0,0235%	0,0235%	0,0235%	0,0235%						
MC Acquirer Cross-Border Fee	X						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						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						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						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						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						0,0050%	0,0050%	0,0100%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0050%	0,0100%						
MC EMV 3DS Card Add Fee	X						€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300						
MC EMV 3DS Card Add Fee	X						€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100	€ 0,0100						
MC Acquirer Verification Service Fee	X						€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025						
MC CV2C Fee	X						€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025	€ 0,0025						
MC Acquirer Performance Development - No Authorization	X						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 Released CIP	X						0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%						
MC Exemption Indicator Fee	X						€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300	€ 0,0300						
MC Authorization Inquiry Fee	X						0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%	0,2800%						
MC Pre-authorization Fee	X						0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%	0,0800%						
MC Pre-authorization Fee for AFD and EVC	X						0,1500%	0,1500%	0,1500%	0,1500%	0,1500%	0,1500%	0,1500%	0,1500%	0,1500%	0,1500%	0,1500%						
MC PSD2 May Entail Transaction Fee	X						€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000	€ 0,2000						
MC PSD2 Chip transactions without CVM Fee	X						€ 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						€ 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						0,044%	0,044%	0,044%	0,044%	0,044%	0,044%	0,044%	0,044%	0,044%	0,044%	0,044%						
MC Global Wholesale Travel Transaction Program (GWTTP) Fee	X						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						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						0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%						
Visa Acquire Clearing & Settlement Fee	X						€ 0,005	€ 0,010	€ 0,005	€ 0,005	€ 0,010	€ 0,005	€ 0,010	€ 0,005	€ 0,010	€ 0,005	€ 0,010						
Visa Acquirer Authorization Fee	X						€ 0,0030	€ 0,0060	€ 0,0030	€ 0,0060	€ 0,0030	€ 0,0060	€ 0,0030	€ 0,0060	€ 0,0030	€ 0,0060	€ 0,0030						
Visa Innovation & Market Development (IMD) Fee	X						As of 01.04.2023: 0,0375%																
Non-Tre based Card Scheme Fees	X																						
Visa Acquirer Card Present Service Fee	X						For 222 transactions only	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%	0,0250%						
Visa Acquirer Card Not Present Service Fee	X						For CNP transactions only	0,0300%	0,0300%	0,0300%	0,0300%	0,0300%	0,0300%	0,0300%	0,0300%	0,0300%	0,0300%						
Visa International Card Not Present Fee	X						CNP Tx only	0,0030%	0,0030%	0,0030%	0,0030%	0,0030%	0,0030%	0,0030%	0,0030%	0,0030%	0,0030%						
Visa International Acquirer (F2I & CNP)	X						Applies to F2I and CNP transactions	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%	0,0150%						
Visa International Acquirer (UK issued - F2I & CNP)	X						Applies to F2I and CNP transactions with UK-issued cards	0,1000%	0,1000%	0,1000%	0,1000%	0,1000%	0,1000%	0,1000%	0,1000%	0,1000%	0,1000%						
Visa International Acquirer (UK issued - CNP only)	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%						
Visa Secure Credential CNP Fee	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%						
Visa Non-Domestic Settlement Currency Volume Fee	X						Applies for transactions settled in a currency other than the local currency of the merchant country	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%	0,0500%						
Visa Estimated and Incremental Authorization Fee	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%						
Visa Non-EMV Terminal Fee	X							\$ 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							€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200	€ 0,0200						
Visa Address Verification Service	X							€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030	€ 0,0030						
Visa Reattempt Fee	X							\$ 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							\$ 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							\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+	\$ 0,02+						
Visa Acquirer B2B Virtual Service Fee	X							0,600%	0,600%	1,000%	0,600%	0,600%	0,600%	1,000%	0,600%	0,600%	1,000%						
Visa Reversal Fee	X							€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712	€ 0,2712						

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