

Indicative Card Scheme Fee Rates as of October 2024 Lithuania

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 payment (regardless of payment type)	Applicable to ATM (Cash Withdrawal)	Terminal Criteria (Low/High)	Remarks	Region	Mastercard			Maestro			Debit Mastercard			Visa			V PAY / Visa Debit			UnionPay	Diners			JCB
						Amount Limits			Domestic			Domestic			Domestic			Domestic				Domestic			
						Micro	Mid	Max	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter	Domestic	Intra	Inter		Domestic	Intra	Inter	
MC Clearing Acquirer POS	X				Micro	€ 2.50	€ 0.0003	€ 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	€ 0.0013						
MC Acquiring Reported Transaction Fee	X				Max	>€ 100	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230	€ 0.0230						
MC Acquirer Authorisation Fee	X						0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%	0.00020%						
MC Acquirer Cross-Border Fee	X	X	X	Excluding Intra-Europe (in EEA) where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)			0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%	0.07500%						
MC Acquirer Card-Not-Present Fee	X	X	X	Applies for card-not-present transactions. Excluding Intra-Europe (in EEA) where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)			0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%						
MC Acquirer Mail Order / Telephone Order (MOTO) Fee	X			Applies to Card and Pre-Auth MOTO txs			0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%	0.02500%							
MC Non-EMV/Contactless Acquirer Fee	X			Non-EMV / Non-CL Terminal only			0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%	0.02600%							
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%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%	0.0050%							
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 CVC2 Fee	X			Applies for non-secure e-com or MOTO tx with CVC2			€ 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%	0.0200%	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%	0.1000%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%	0.0200%							
MC Acquirer Performance Development - No Authorization	X			Applies for card-not-present 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 Validated CNP	X			Applies for card-not-present CNP tx without schema token			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			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 Authorization Intensity Fee	X			Accountant 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 Pre-authorization 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 (cassess instead of the MC Acquirer Authorization Fee)			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 EMV Any 3DS Authentication Fee	X			Domestic & Intra-EEA tx at POS with chip but no 3DS			€ 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 EMV 3DS Transactions without CNP Fee	X			Applies to each reattempt authorization after an initial decline with indicator that is not "no card avail"			€ 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 Establishment Fee	X			Applies for contactless transactions processed on terminals that do not support Single Tap			max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441	max. € 0.441							
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						€ 0.005	€ 0.010	€ 0.005	€ 0.005	€ 0.010	€ 0.005	€ 0.010	€ 0.005	€ 0.010	€ 0.005	€ 0.010	€ 0.005							
Visa Acquirer Authorization Fee	X						€ 0.0033	€ 0.0068	€ 0.0042	€ 0.0033	€ 0.0068	€ 0.0042	€ 0.0033	€ 0.0068	€ 0.0042	€ 0.0033	€ 0.0068	€ 0.0042							
Visa Cyber Threat Protection Fee	X			New fee effective as of 01/04/2025			\$ 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 Inception & Market Development (IMD) Fee	X						0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%	0.0175%							
Non-Tx Based Card Scheme Fees																									
Visa Acquirer Card Present Service Fee	X	X	X	For P2P transactions only.																					
Visa Acquirer Card Not Present Service Fee	X	X	X	For CNP transactions only.																					
Visa International Card Not Present Fee	X	X	X	For CNP transactions with UK-issued cards.																					
Visa International Acquiring (P2P & CNP)	X	X	X	Applies to P2P and CNP transactions with UK-issued cards.																					
Visa International Acquiring (UK-issued - CNP only)	X	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 substituted																					
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																					
Visa 3DS Acquirer Authentication Request Fee	X			Applies for 3DS Acquirer Authentication Requests																					
Visa Address Verification Service	X			Applies for authentications with AVS results																					
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.																					
Visa Processing Integrity Fees	X			Applies for cleared transactions that cannot be switched to authorization based rate (in brackets) delivered to 07/10/2024																					
Visa Integrity Risk Fee	X			Applies to CNP Transactions for merchants with MCC 5962 & 7273 and for MCC 6012 & 6051 processing crypto purchase transactions																					
Visa Acquirer B2B Virtual Service Fee	X			Applies for B2B virtual transactions only. This fee applies instead of Authorization, Clearing & Settlement and International Fees																					
Visa Reversal Fee	X			Applies for Reversal Tx processed the the Visa network only																					

P2P - 0.30%
CNP - 0.25%
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Global MCC Report, Issuance: 0.30%

UnionPay: 1.2000%
Diners: 0.4500%

SEPA Region (Oct 2022)