



Card Scheme Fee Rates effective 1st of July 2026
Estonia

Fee type	Environment	Applies to type of transaction	Applies to type of card	Condition	Remarks	Mastercard			Visa				Diners		JCB	UnionPay	
						Domestic ¹	Intra EEA ²	Interregional ³	Domestic ¹	Intra EEA ²	Intra EU ¹	Intra EU ²	Interregional ³	Domestic/Intra EEA ⁴	Interregional ⁵	Interregional ¹	Interregional ¹
MC Acquirer Volume Fee	All	All	Consumer cards			0.0350%	0.0350%	0.0350%									
MC Acquirer Volume Fee	All	All	Commercial cards		Will change to 0.065% from 2026-07-13	0.0350%	0.0350%	0.0350%									
MC Innovation & Marketing Fund	All	All	All			0.0400%	0.0400%	0.0400%									
MC Connectivity Fee	All	All	All			€ 0.0025	€ 0.0025	€ 0.0025									
MC Authorization Fee	All	All	All	Trx value: <= 10 €		€ 0.0001	€ 0.0005	€ 0.0015									
MC Authorization Fee	All	All	All	Trx value: > 10 €		€ 0.0065	€ 0.0093	€ 0.0100									
MC PreAuthorization Fee for AFD and EVC	All	Pre Authorization	All			0.0150%	0.0150%	0.0150%									
MC Clearing Fee	All	All	All	Trx value: <= 10 €		€ 0.0001	€ 0.0005	€ 0.0015									
MC Clearing Fee	All	All	All	Trx value: > 10 €		€ 0.0060	€ 0.0075	€ 0.0150									
MC Acquirer Cross-border Fee	All	All	Consumer cards		Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)		0.1200%	0.7500%									
MC Acquirer Cross-border Fee	All	All	Commercial cards		Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)		0.700%	0.7500%									
MC Non-Local Currency Fee	All	All	All		Applies to transactions settled in a currency other than the local currency of the merchant	0.1000%	0.1000%	0.1000%									
MC Acquiring Reported Transaction Fee	All	All	All					€ 0.1100									
MC Card-Not-Present Fee	Card-not-present	All	All		Excluding Intra-Europe trx in EURO where merchant and issuer country both are in the extended Eurozone (Eurozone & Sweden)		0.250%	0.1500%									
MC Mail Order-Telephone Fee	Card-not-present	All	All		Applies to all Card-not-Present MOTO trx		0.0250%	0.0500%									
MC Token Validation and Lifecycle Services Fee	Card-present	Tokenized trx	All			0.0100%	0.0100%	0.0500%									
MC EMV 3DS Acquiring Authentication Fee	Card-not-present	3D Secure	All		Will change to 0.018% (domestic/intra EEA) and 0.036% (interregional) from 2026-07-13	0.0200%	0.0200%	0.1000%									
MC EMV 3DS Acquiring Authentication Fee	Card-not-present	3D Secure	All	Fee cap	Will change to € 1.80 (domestic/intra EEA) and € 3.60 (interregional) from 2026-07-13	€ 0.1550	€ 0.1550	€ 0.3100									
MC Smart Authentication Enhanced Product Suite Fee	Card-not-present	3D Secure	All	Fee cap		0.0010%	0.0010%	0.0010%									
MC Acquiring MDES Authentication Service Fee	Card-not-present	Digital wallet trx	All	Fee cap	Will change to 0.018% (domestic/intra EEA) and 0.036% (interregional) from 2026-07-13	€ 0.0100	€ 0.0100	€ 0.0100									
MC EMV 3DS Acquiring Authentication Fee - Recurring	Card-not-present	Recurring trx	All	Fee cap	Will change to € 1.80 (domestic/intra EEA) and € 3.60 (interregional) from 2026-07-13	€ 0.1550	€ 0.1550	€ 0.3100									
MC EMV 3DS Acquiring Authentication Fee - Recurring	Card-not-present	Recurring trx	All	Fee cap	Will change to 0.009% (domestic/intra EEA) and 0.018% (interregional) from 2026-07-13	€ 0.0500%	€ 0.0500%	0.0100%									
MC Authorization Acquirer Exemption Indicator Fee	Card-not-present	SCA exemption	All		Will change to 0.05% (domestic), 0.10% (intra EEA) and 0.15% (interregional) from 2026-10-12	€ 0.0200	€ 0.0200	€ 0.0200									
MC Non Authenticated Transaction Fee	Card-not-present	Non-secure CNP	All			0.0250%	0.0250%	0.0250%									
MC Global Wholesale Travel Transaction Program (GWTP) Fee	Card-not-present	All	Virtual cards		Fee applies instead of Authorization, Clearing & Settlement and Cross-Border Fees	0.7500%	0.7500%	0.7500%									
MC Other	All	All	All		Non-transaction based card scheme fees	€ 0.0005	€ 0.0005	€ 0.0005									
Visa Acquirer Card-Present Service Fee	Card-present	All	Debit cards						0.028%	0.028%	0.028%	0.028%	0.028%				
Visa Acquirer Card-Present Service Fee	Card-present	All	Credit cards						0.033%	0.033%	0.033%	0.033%	0.033%				
Visa Acquirer Card-Not-Present Service Fee	Card-not-present	All	Debit cards						0.028%	0.028%	0.028%	0.028%	0.028%				
Visa Acquirer Card-Not-Present Service Fee	Card-not-present	All	Credit cards						0.033%	0.033%	0.033%	0.033%	0.033%				
Visa Innovation and Market Development Fee	All	All	All						0.0200%	0.0200%	0.0200%	0.0200%	0.0200%				
Visa Network Defense Fee	All	All	All						\$0.0005	\$0.0005	\$0.0005	\$0.0005	\$0.0005				
Visa Acquirer Authorization Fee	All	All	All						€ 0.0012	€ 0.0068	€ 0.0423	€ 0.0423	€ 0.0423				
Visa Acquirer Clearing & Settlement Fee	All	All	All						€ 0.0050	€ 0.0100	€ 0.0650	€ 0.0650	€ 0.0650				
Visa International Acquiring Service Fee	All	All	All		Will change to 0.85% from 2027-10-23						0.100%	0.450%	0.450%				
Visa International Card-Not-Present Fee	Card-not-present	All	All								0.150%	0.550%	0.550%				
Visa Non-Domestic Currency Settlement Volume Fee	All	Cross-border	All		Applies to transactions settled in a currency other than the local currency of the merchant country					0.1500%	0.1500%	0.1500%	0.1500%				
Visa Card present Token Facilitation Fee	Card-present	Tokenized trx	All	Fee cap					0.0100%	0.0100%	0.0100%	0.0500%	0.0500%				
Visa Card present Token Facilitation Fee	Card-present	Tokenized trx	All	Fee cap					\$0.2500	\$0.2500	\$0.2500	\$1.2500	\$1.2500				
Visa E-Commerce Token Facilitation Fee	Card-not-present	Tokenized trx	All	Fee cap					0.0500%	0.0500%	0.0500%	0.0800%	0.0800%				
Visa Acquirer 3DS Authentication Request Fee	Card-not-present	3D Secure	All	OT	Applies to Merchant Initiated Transactions				€ 0.0300	€ 0.0300	€ 0.0400	€ 0.0400	€ 0.0400				
Visa Acquirer 3DS Authentication Request Fee	Card-not-present	3D Secure	All	MIT	Applies to Merchant Initiated Transactions				€ 0.0600	€ 0.0600	€ 0.0800	€ 0.0800	€ 0.0800				
Visa Acquirer B2B Virtual Service Fee	All	All	Virtual cards		This fee replaces all other applicable acquirer fees such as Acquirer Card Present and Card not Present Service Fees, Acquirer Authorization and Clearing & Settlement Fees and International Acquirer Fees (IAF) and International Card not Present Fee (IACNPF)				0.7500%	0.7500%	1.0000%	1.0000%	1.0000%				
Visa Other	All	All	All		Non-transaction based card scheme fees				€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006				
Diners Acquirer Assessment Fee	All	All	All											0.1200%	0.4500%		
JCB Transaction Volume Fee	All	All	All													0.0500%	
JCB Cross-Border Fee	All	Cross-border	All													0.4500%	
JCB Multiple Currency Fee	Card-not-present	All	All		Applies to transactions settled in any currency other than local currency and JPY											0.2500%	
Union Pay Service Fee	Card-present	All	All														0.1000%
Union Pay Service Fee	Card-not-present	All	All														0.2000%

Definitions:
¹ A domestic payment transaction is when the merchant and card issuer are located in the same country.
² An Intra EEA payment transaction is when the merchant and card issuer are located in different countries, but both within the European Economic Area (EEA)
³ An Intra EU1 payment transaction is when the merchant and card issuer are located in different countries, where the issuer is located in the extended European Union (Andorra, the United Kingdom & Northern Ireland, Gibraltar, Monaco, San Marino, or Vatican City)
⁴ An Intra EU2 payment transaction is when the merchant and card issuer are located in different countries, where the issuer is located in the extended European Union (Israel or Turkey)
⁵ An interregional payment transaction is when the merchant and card issuer are located in different countries, where the issuer is located outside of the European Union.