



Card Scheme Fee Rates effective 1st of July 2026
Germany

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 ⁵	Card-present	All	Consumer cards		Will change to 0.05% from 2026-07-13	0.0350%	0.0350%	0.0350%										
	Card-not-present	All	Commercial cards		Will change to 0.09% from 2026-07-13	0.0350%	0.0350%	0.0350%										
MC Acquiring POS Transaction Fee ⁵	Card-present	All	Consumer cards		Will change to 0.11% from 2026-07-13	0.0350%	0.0350%	0.0350%										
	Card-not-present	All	Commercial cards		Will change to 0.025 (domestic/intra EEA) and € 0.3 (interregional) from 2026-07-13	€ 0.0050	€ 0.0050	€ 0.1680										
MC Innovation & Marketing Fund	All	All	Commercial cards		Will change to € 0.007 (domestic/intra EEA) and € 0.3 (interregional) from 2026-07-13	€ 0.0080	€ 0.0080	€ 0.2380										
MC Connectivity Fee	All	All	All		Will change to € 0.011 (domestic/intra EEA) and € 0.54 (interregional) from 2026-07-13	€ 0.0001	€ 0.0080	€ 0.2380										
MC Authorization Fee	All	All	All	Trx value: <= 10 €		€ 0.0035	€ 0.0035	€ 0.0035										
MC PreAuthorization Fee for AFD and EVC	All	Pre Authorization	All	Trx value: > 10 €		€ 0.0001	€ 0.0001	€ 0.0001										
MC Clearing Fee	All	All	All	Trx value: <= 10 €		€ 0.0001	€ 0.0005	€ 0.0015										
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)	€ 0.0218	€ 0.200%	0.7500%										
MC Non-Local Currency Fee	All	All	Commercial cards		Applies to transactions settled in a currency other than the local currency of the merchant	0.1000%	0.1000%	0.1000%										
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)		0.0750%	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	0.0100%	0.0100%	0.0500%										
MC Smart Authentication Enhanced Product Suite 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 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 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		Will change to 0.006% (domestic/intra EEA) and 0.012% (interregional) from 2026-07-13	0.0050%	0.0050%	0.0050%										
MC Global Wholesale Travel Transaction Program (GWTF) 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	All				0.030%	0.030%	0.030%	0.030%	0.030%	0.030%	0.030%					
Visa Acquirer Card-Not-Present Service Fee	Card-not-present	All	All				0.030%	0.030%	0.030%	0.030%	0.030%	0.030%	0.030%					
Visa Innovation and Market Development Fee	All	All	All		Will change to 0.015% (Domestic), 0.02% (Intra EEA) and 0.075% (Interregional) from 2027-04-01		0.010%	0.015%	0.050%	0.050%	0.050%	0.050%	0.050%					
Visa Network defense fee	All	All	All				\$0.0005	\$0.0005	\$0.0005	\$0.0005	\$0.0005	\$0.0005	\$0.0005					
Visa Acquirer Authorization Fee	All	All	All				€ 0.0012	€ 0.0068	€ 0.0425	€ 0.0425	€ 0.0425	€ 0.0425	€ 0.0425					
Visa Acquirer Clearing & Settlement Fee	All	All	All				€ 0.0050	€ 0.0100	€ 0.0550	€ 0.0650	€ 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%					
Visa International Card-Not-Present Fee	Card-not-present	All	All					0.150%					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%	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%	0.0500%	0.0500%					
Visa E-Commerce Token Facilitation Fee	Card-not-present	Tokenized trx	All	Fee cap			\$0.2500	\$0.2500	\$0.2500	\$1.2500	\$1.2500	\$1.2500	\$1.2500					
Visa Acquirer 3DS Authentication Request Fee	Card-not-present	3D Secure	All	CIT	Applies to Cardholder Initiated Transactions		€ 0.0300	€ 0.0300	€ 0.0400	€ 0.0400	€ 0.0400	€ 0.0400	€ 0.0400					
Visa Acquirer B2B Virtual Service Fee	All	All	Virtual cards	MIT	Applies to Merchant Initiated Transactions		€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030	€ 0.0030					
Visa Other	All	All	All		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 (ICNP)		0.7500%	0.7500%	1.0000%	1.0000%	1.0000%	1.0000%	1.0000%					
Diners Acquirer Assessment Fee	All	All	All		Non-transaction based card scheme fees		€ 0.0005	€ 0.0005	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	€ 0.0006	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	All	All	All		Applies to transactions settled in any currency other than local currency and JPY													0.2500%
Union Pay Service Fee	Card-present	Card-not-present	All															0.1000%
																		0.2000%

Definitions:
¹A domestic payment transaction is when the merchant and card issuer are located in the same country.
²An Intra EEA payment transaction is when the merchant and card issuer are located in different countries, but both within the European Economic Area (EEA)
³An 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)
⁴An 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)
⁵An 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.