



Card Scheme fees - Germany

Latest update 03/2025

VISA*

Card present			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0352%	0.0095	0.0277%	0.0095	0.0277%	0.0095
Intra EEA	0.0352%	0.0181	0.0277%	0.0181	0.0277%	0.0181
Intra Regional non EEA**	0.0352%	0.0181	0.0277%	0.0181	0.0277%	0.0181
Inter Regional	0.4852%	0.1088	0.4777%	0.1088	0.4777%	0.1088
Card not present (ECOM)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0432%	0.0295	0.0357%	0.0295	0.0357%	0.0295
Intra EEA	0.0432%	0.0381	0.0357%	0.0381	0.0357%	0.0381
Intra Regional non EEA**	0.0432%	0.0381	0.0357%	0.0381	0.0357%	0.0381
Inter Regional	1.0432%	0.1288	1.0357%	0.1288	1.0357%	0.1288
Card not present (MOTO)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0432%	0.0095	0.0357%	0.0095	0.0357%	0.0095
Intra EEA	0.0432%	0.0181	0.0357%	0.0181	0.0357%	0.0181
Intra Regional non EEA**	0.0432%	0.0181	0.0357%	0.0181	0.0357%	0.0181
Inter Regional	1.0432%	0.1583	1.0357%	0.1583	1.0357%	0.1583

Mastercard*

Card present			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0964%	0.0384	0.0964%	0.0384	0.1296%	0.0223
Intra EEA	0.0696%	0.0384	0.0696%	0.0384	0.1296%	0.0223
Intra Western	0.1121%	0.0384	0.1121%	0.0384	0.1721%	0.0223
Inter Regional	0.9046%	0.2045	0.8196%	0.2045	0.9046%	0.1884
Card not present (ECOM)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1319%	0.0414	0.1319%	0.0414	0.1651%	0.0237
Intra EEA***	0.1051%	0.0414	0.1051%	0.0414	0.1651%	0.0237
Intra Western	0.1726%	0.0414	0.1726%	0.0414	0.2326%	0.0237
Inter Regional	1.1047%	0.2745	1.1047%	0.2745	1.1047%	0.2584
Card not present (MOTO)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1414%	0.0414	0.1414%	0.0414	0.1746%	0.0253
Intra EEA***	0.1396%	0.0414	0.1396%	0.0414	0.1996%	0.0253
Intra Western	0.2071%	0.0414	0.2071%	0.0414	0.2671%	0.0253
Inter Regional	1.1246%	0.2745	1.1246%	0.2755	1.1246%	0.2584

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in EUR



Card Scheme fees - Austria

Latest update 03/2025

VISA*

Card present			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1350%	0.0095	0.1050%	0.0095	0.1050%	0.0095
Intra EEA	0.1350%	0.0181	0.1050%	0.0181	0.1050%	0.0181
Intra Regional non EEA**	0.1350%	0.0181	0.1050%	0.0181	0.1050%	0.0181
Inter Regional	0.5850%	0.1088	0.5550%	0.1088	0.5550%	0.1088
Card not present (ECOM)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1350%	0.0295	0.1050%	0.0295	0.1050%	0.0295
Intra EEA	0.1350%	0.0381	0.1050%	0.0381	0.1050%	0.0381
Intra Regional non EEA**	0.1350%	0.0381	0.1050%	0.0381	0.1050%	0.0381
Inter Regional	1.1350%	0.1288	1.1050%	0.1288	1.1050%	0.1288
Card not present (MOTO)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1350%	0.0095	0.1050%	0.0954	0.1050%	0.0095
Intra EEA	0.1350%	0.0181	0.1050%	0.0181	0.1050%	0.0181
Intra Regional non EEA**	0.1350%	0.0181	0.1050%	0.0181	0.1050%	0.0181
Inter Regional	1.1350%	0.1583	1.1050%	0.1583	1.1050%	0.1583

Mastercard*

Card present			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1296%	0.0074	0.0726%	0.0074	0.0726%	0.0187
Intra EEA	0.1296%	0.0074	0.0726%	0.0074	0.0726%	0.0187
Intra Western	0.2296%	0.0074	0.1726%	0.0074	0.1726%	0.0187
Inter Regional	0.8796%	0.1988	0.8226%	0.1988	0.8226%	0.1986
Card not present (ECOM)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1951%	0.0074	0.1381%	0.0074	0.0881%	0.0170
Intra EEA***	0.1951%	0.0074	0.1381%	0.0074	0.0881%	0.0170
Intra Western	0.3201%	0.0074	0.2631%	0.0074	0.2131%	0.0170
Inter Regional	1.1597%	0.1988	1.1027%	0.1988	1.0167%	0.1986
Card not present (MOTO)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.1546%	0.0074	0.0976%	0.0074	0.0976%	0.0187
Intra EEA***	0.1796%	0.0074	0.1226%	0.0074	0.1226%	0.0187
Intra Western	0.3046%	0.0074	0.2476%	0.0074	0.2476%	0.0187
Inter Regional	1.1296%	0.1988	1.0726%	0.1988	1.0726%	0.1986

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in EUR



Card Scheme fees - Switzerland

Latest update 03/2025

VISA*

Card present			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0244%	0.0095	0.0179%	0.0095	0.0179%	0.0095
Intra Regional non EEA**	0.0244%	0.0181	0.0179%	0.0181	0.0179%	0.0181
Inter Regional	0.4744%	0.1088	0.4679%	0.1088	0.4679%	0.1088
Card not present (ECOM)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0344%	0.0295	0.0279%	0.0295	0.0279%	0.0295
Intra Regional non EEA**	0.2244%	0.0381	0.2279%	0.0381	0.2179%	0.0381
Inter Regional	1.0244%	0.1288	1.0179%	0.1288	1.0179%	0.1288
Card not present (MOTO)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0344%	0.0095	0.0179%	0.0095	0.0279%	0.0095
Intra Regional non EEA**	0.2244%	0.0181	0.2179%	0.0181	0.2179%	0.0181
Inter Regional	1.0244%	0.1583	1.0179%	0.1583	1.0179%	0.1583

Mastercard*

Card present			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0576%	0.0172	0.0576%	0.0172	0.0301%	0.0095
Intra Western	0.1001%	0.0172	0.1001%	0.0172	0.0726%	0.0095
Inter Regional	0.5026%	0.0666	0.5026%	0.0666	0.4801%	0.0114
Card not present (ECOM)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0731%	0.0172	0.0731%	0.0172	0.0456%	0.0078
Intra Western	0.1406%	0.0172	0.1406%	0.0172	0.1131%	0.0078
Inter Regional	0.6827%	0.0666	0.6827%	0.0666	0.6602%	0.0114
Card not present (MOTO)			Sales			
			Credit Cards		Debit Cards	
Region	Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic	0.0826%	0.0172	0.0826%	0.0172	0.0551%	0.0095
Intra Western	0.1751%	0.0172	0.1751%	0.0172	0.1476%	0.0095
Inter Regional	0.7026%	0.0666	0.7026%	0.0666	0.6801%	0.0114

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in CHF