

Overview of interbank fees for Diners Club, Visa, JCB, Mastercard and Maestro cards

Interbank Fees are fees that are paid directly or indirectly for each transaction between the Card Issuer and Erste Card Club involved in a particular transaction. Interbank fees vary depending on card category and brand, as well as according to the country (region) in which the card was issued. Below is an overview of interbank fees.

Ex-EEA PTA interbank fees for Diners Club ¹:

	CARD PRESENT ²	CARD NOT PRESENT ³
debit	0.20%	1.15%
credit	0.30%	1.50%
corporate	1.75%	

⁽¹⁾ a payment transaction in which the Issuer and the merchant are located in an EEA member state ⁴ and the Issuer is outside of EEA

⁽²⁾ the card is physically present

⁽³⁾ the card is not physically present

⁽⁴⁾ EEA - European Economic Area. EEA Member States: Iceland, Norway, Liechtenstein, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden

Visa Europe – interbank fees: Croatia and EEA countries* ⁽¹⁾

Private cards						
VISA		Croatia		EEA countries within the Visa Europe area		
		Credit Cards	Debit and Prepaid ⁽⁴⁾ cards	Credit Cards	Debit and Prepaid ⁽⁴⁾ cards	
Visa private	Contactless – small amounts	not applicable	not applicable			
	With security technology ⁽²⁾	0.30%	0.20%	0.30%	0.20%	
	No security technology					
V PAY	Contactless – small amounts	not applicable	not applicable	not applicable	0.20%	
	With security technology					
	No security technology					
		Credit Cards	Debit and Prepaid ⁽⁴⁾ cards	Credit Cards	Debit and Prepaid ⁽⁴⁾ cards	Debit**
Not related to a specific merchant	Corporate	1.60%	1.60%	not applicable	not applicable	not applicable
	Business – EMV chip + contactless	not applicable	not applicable	1.30% ⁽³⁾	1.30%, minimum € 0.35	1.30%
	Business – with electronic authorization			1.55% ⁽³⁾	1.55%, minimum € 0.35	1.55%
	Business – standard			1.65% ⁽³⁾	1.65%, minimum € 0.35	1.65%
	Business (Purchasing)	1.50%	not applicable	not applicable	not applicable	not applicable
	Corporate – EMV chip	not applicable		1.55% ⁽³⁾		
	Corporate – with electronic authorization			1.80% ⁽³⁾		
Corporate – standard	1.90% ⁽³⁾					
Related to a specific merchant	Business standard – payment for small purchases	not applicable	not applicable	0.30%	not applicable	not applicable
	Corporate – large purchases					
	Gas station – electronic	0.50%	0.50%	not applicable		
	Gas station – EMV chip recipient and issuer					
	Gas station – EMV chip recipient					
	Gas station – EMV chip issuer	0.60%	0.60%			
	Gas station – standard	1.00%	1.00%			
Utilities	0.75%	0.75%				

*EEA – European Economic Area.

⁽¹⁾ Applicable to the following transactions: i) Visa Europe cards issued in the EEA used for transactions with merchants with headquarters in the EEA (in another country); ii) Visa Europe cards issued outside of EEA used for transactions with merchants with headquarters in the EEA; iii) Visa Europe cards issued in the EEA used for transactions with merchants from Turkey. For consumer exchange purposes only, the EEA covers the territory of Guadeloupe, French Guiana, Martinique, Réunion, Mayotte and Saint-Martin.

⁽²⁾ Includes EMV chip, Visa Secure, contactless or other equivalent Visa Europe security technology that could be developed in the future.

⁽³⁾ Business credit card transactions forwarded with special additional data (VGS or LID) meet the conditions for the incentive in the amount of € 0.50 which the Issuer pays to the Recipient.

⁽⁴⁾ Prepaid cards are cards with prepaid funds

** Visa debit business cards issued in Bulgaria, Cyprus, Czech Republic, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Romania, Slovakia, Slovenia and Spain.

JCB - interbank fee

Card	Issuer country	ICF
JCB - private credit	EU	0.30%
JCB - private debit and prepaid	EU	0.20%
JCB - business	EU	0.70%
JCB - all cards	EMEA region ¹	1.25%
JCB - all cards	All other regions	1.125%

⁽¹⁾ Europe, Middle East and Africa

Mastercard and Maestro - interbank fees for POS and EEA countries*, and domestic interbank fees for Croatia

Mastercard / Maestro		Private cards					
		Croatia			MasterCard within the EEA		
		MasterCard private credit card	Mastercard private debit card, Mastercard Prepaid card	Maestro private card, Maestro prepaid card	MasterCard private credit card	Mastercard private debit card, Mastercard Prepaid card	Maestro private card, Maestro prepaid card
fee	Contactless payment terminal ^{(1) (5)}	0.30%	0.20%	0.20%	not applicable	not applicable	not applicable
	Contactless payment ^{(1) (5)}				0.30%	0.20%	0.20%
	Contactless card ^{(1) (5)}				not applicable	not applicable	not applicable
	MasterPass electronic wallet	not applicable	not applicable	not applicable	0.30%	0.20%	0.20%
	Chip	0.30%	0.20%	0.20%			
	Electronic			not applicable	not applicable	not applicable	
	UCAF – merchants ^(**)						
	UCAF – all ^(**)						
	Basic			not applicable	not applicable	0.20%	not applicable
	Mobile payment – recipient's domain						
	Chip - later payment						
	PIN verification						
	Signature verification						
Secure e-commerce	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	
Mail order / Phone order ⁽⁶⁾							

Mastercard / Maestro		Business cards									
		Croatia				MasterCard within the EEA					
		Mastercard Business Card, Mastercard Prepaid, Mastercard Professional Card	Mastercard Business Card, Mastercard FleetCard, Mastercard Professional Card	Maestro card for small businesses	Mastercard debit card	Mastercard corporate card, Mastercard electronic corporate card	Mastercard business card, Mastercard electronic business card, Mastercard Professional Card, Mastercard Prepaid	Mastercard FleetCard, Mastercard Purchasing Card	Maestro Prepaid card	Maestro card for small businesses	
fee	Small purchase payment ⁽¹⁾	1.75% + 0.40 HRK	2.00%	1.75%	1.75%	not applicable	not applicable	not applicable	not applicable	not applicable	
	Chip				1.75% + 0.40 HRK	1.50%	1.25%	1.25%	0.40% + 0.05€	1.25%	
	Electronic	1.95% + 0.40 HRK	2.00% + 0.40 HRK	1.75% + 0.40 HRK	1.95% + 0.40 HRK	1.60%	1.35%	1.35%	1.35%	not applicable	
	UCAF – merchants ^(**)	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable		
	UCAF – all ^(**)										1.50%
	Basic	1.95% + 0.40 HRK	2.20% + 0.40 HRK	1.95% + 0.40 HRK	1.95% + 0.40 HRK	1.90%	1.65%	1.65%	1.65%		
	Mobile payment – recipient's domain										not applicable
	Level 1 - large purchase ^{(2) (3)}	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable		
	Level 2 - large purchase ^{(2) (4)}										1.65% + 77 HRK
	Chip - later payment										1.55% + 154 HRK
	PIN verification	not applicable	not applicable	1.75% + 0.40 HRK	not applicable	not applicable	not applicable	not applicable	not applicable		1.65%
	Signature verification			1.95% + 0.40 HRK							1.35%
	Secure e-commerce			1.85% + 0.40 HRK						1.65%	
	Mail order / Phone order ⁽⁶⁾			1.95% + 0.40 HRK						1.05% + 0.05€	
	MasterPass electronic wallet			not applicable						1.50%	
Contactless payment	1.75% + 0.40 HRK	2.00% + 0.40 HRK	1.75% + 0.40 HRK	1.75% + 0.40 HRK	0.80%	0.80%	0.80%	0.80%	0.45% + 0.03€	0.80%	

*EEA – European Economic Area.

^(**) Applicable only when using the Mastercard Identity Check service with Universal Cardholder Authorization Field (UCAF).

⁽¹⁾ For transaction amounts less or equal to 250 HRK.

⁽²⁾ Applicable to Mastercard for vehicles and Mastercard purchase card.

⁽³⁾ For transaction amounts larger than 3,000 EUR.

⁽⁴⁾ For transaction amounts larger than 10,000 EUR.

⁽⁵⁾ For transaction amounts larger than 250 HRK.

⁽⁶⁾ Only for credit card refund transactions.