

ING Merchant Services

How are my charges, as a merchant, for debit and credit card transactions calculated?

Your fee per transaction consists of the sum total of three fee components:

1. The **interchange fee**, which is the fee ING pays to the card issuer (in many cases, a bank). The amount of this fee depends on a number of factors such as the card type and issuer, card security and the card holder's country of residence.
2. The **scheme fee**. This is the amount that ING pays for the scheme services required to complete transactions. As is the case with the Interchange fee, the amount of the scheme fee depends on various factors.
3. The **service fee**, which is the amount that ING charges for the various services it provides during each transaction, including security, technical support, payment administration and reporting.

ING offers merchants the advantage of a fixed price and/or commission per transaction. This fixed transaction price includes the interchange fee, scheme fee and service fee.

For more information about the total fee ING charges merchants per transaction, please refer to the ING Merchant Services price list.

Matrix of interchange and scheme fees

This chart excludes the agreed commission for "Large Ticket" card products.

Brand	Card type	Region	Interchange (ICH)		Scheme Fees (SF)	
			% of transaction amount	Fixed fee per transaction	% of transaction amount	Fixed fee per transaction
Maestro	Commercial	Domestic	0.65% - 1.65%	0.0000 €	0.0270%	0.0108 €
		Intra-EEA	0.40% - 1.65%	0.00 € - 0.05 €	0.0695%	0.0108 €
		Other Region	0.40% - 2.10%	0.00 € - 0.05 €	0.0695% - 0.5080%	0.0749 €
Maestro	Consumer	Domestic	0.0000%	0.0000 €	0.0270%	0.0108 €
		Intra-EEA	0.2000%	0.00 € - 0.05 €	0.0695%	0.0108 €
		Other Region	0.40% - 1.10%	0.00 € - 0.05 €	0.0695% - 0.5080%	0.0749 €
V-Pay	Commercial	Domestic	0.0000%	0.6000 €	0.0150%	0.0167 €
		Intra-EEA	0.0000%	0.6000 €	0.0150%	0.0167 €
		Other Region	0.0000%	0.6000 €	0.0150% - 0.3150%	0.0167 € - 0.0777 €
V-Pay	Consumer	Domestic	0.0000%	0.0200 €	0.0150%	0.0167 €
		Intra-EEA	0.0000%	0.0000 €	0.0150%	0.0167 €
		Other Region	0.0000%	0.06 € - 0.22 €	0.0150% - 0.3150%	0.0167 € - 0.0777 €
MasterCard	Commercial	Domestic	0.65% - 1.90%	0.0000 €	0.0425% - 0.0515%	0.0114 € - 0.0193 €
		Intra-EEA	1.25% - 1.90%	0.0000 €	0.0940%	0.0193 €
		Other Region	0.55% - 2.25%	0.0000 €	0.0940% - 0.5325%	0.0193 € - 0.0834 €
MasterCard	Consumer	Domestic	0.00% - 0.30%	0.00 € - 0.02 €	0.0425% - 0.0515%	0.0114 € - 0.0193 €
		Intra-EEA	0.20% - 0.30%	0.0000 €	0.0940%	0.0193 €
		Other Region	0.55% - 2.10%	0.0000 €	0.0940% - 0.5325%	0.0193 € - 0.0834 €
Visa	Commercial	Domestic	1.30% - 1.50%	0.0000 €	0.0182%	0.0027 € - 0.0167 €
		Intra-EEA	1.30% - 1.50%	0.0000 €	0.0182%	0.0167 €
		Other Region	1.30% - 1.50%	0.0000 €	0.0182% - 0.3182%	0.0167 € - 0.0777 €
Visa	Consumer	Domestic	0.00% - 0.30%	0.00 € - 0.02 €	0.0182%	0.0027 € - 0.0167 €
		Intra-EEA	0.20% - 0.30%	0.0000 €	0.0182%	0.0167 €
		Other Region	0.50% - 0.75%	0.0000 €	0.0182% - 0.3182%	0.0167 € - 0.0777 €