

CONSUMER**Mastercard Consumer Card Interchange Fees**

(below table is a compilation of detailed information reported in the European Interchange Manual in date of December 9th 2015. In case of discrepancy, the European Interchange Manual prevails)

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid
PayPass	0.30%	0.20%
MasterPass Wallet	0.30%	0.20%
Chip	0.30%	0.20%
Enhanced Electronic	0.30%	0.20%
Merchant UCAF	0.20%	0.20%
Full UCAF	0.30%	0.20%
Base	0.30%	0.20%

Mastercard Interchange tiers	Transaction type	Card	Terminal	Pin Verification (face-to-face)	SecureCode (e-Commerce)	Transaction amt limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless	N.A	N.A	<= 25 €	<= 4 days
MasterPass Wallet							
Chip	Face-to-face	No	EMV	No	N.A	No	<= 4 days
Enhanced Electronic	Face-to-face	No	Mag stripe	No	N.A	No	<= 4 days
Merchant UCAF	E-commerce	No	N.A	N.A	Merchant	No	<= 4 days
Full UCAF	E-commerce	No	N.A	N.A	Issuer & Merchant	No	<= 4 days

Base	All	No	No	No	N.A	No	N.A
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(*)Timeliness: Days between the presentation of the clearing record to Mastercard and the transaction date

COMMERCIAL

Mastercard Commercial Card Interchange Fees

(below table is a compilation of detailed information reported in the European Interchange Manual in date of December 9th 2015. In case of discrepancy, the European Interchange Manual prevails)

Fee Tier	Mastercard Corporate, Mastercard Electronic Corporate	Mastercard BusinessCard, Mastercard Electronic BusinessCard, Mastercard Professional Card, Mastercard Prepaid Commercial	Mastercard Fleet Card	Mastercard Purchasing Card
MasterPass Wallet	1.60%	1.35%	1.35%	1.35%
Chip	1.50%	1.25%	1.25%	1.25%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%
Merchant UCAF (*)	1.60%	1.35%	1.35%	1.35%
Full UCAF (*)	1.75%	1.50%	1.50%	1.50%
Base	1.90%	1.65%	1.65%	1.65%
Large Ticket 1 (**)	N.A	N.A	1.00% + 20.00 €	1.00% + 20.00 €
Large Ticket 2 (***)	N.A	N.A	0.75% + 45.00 €	0.75% + 45.00 €
Incentive (****)	-0.30%	-0.30%	-0.30%	-0.50%

(*) Applicable only through the use of Mastercard SecureCode® via Universal Cardholder Authentication Field (UCAF) authentication

(**) Applicable to transactions over 3,000 €. The enriched data incentive is not applicable

(***) Applicable to transactions over 10,000 €. The enriched data incentive is not applicable

(****) If the acquirer meets the requirements and provides the required additional data, Mastercard will calculate the fee amount by deducting the incentive rate from the applicable interchange. Incentive not applicable to PayPass, Large Ticket Level 1 and Large Ticket Level 2

The following table shows the associated requirements for each of the interchange tiers

Mastercard Interchange tiers	Transaction type	Card	Terminal	Pin Verification (face-to-face)	SecureCode (e-Commerce)	Transaction amt limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless	N.A	N.A	<= 25 €	<= 4 days
MasterPass Wallet							
Chip	Face-to-face	No	EMV	No	N.A	No	<= 4 days
Enhanced Electronic	Face-to-face	No	Mag stripe	No	N.A	No	<= 4 days
Merchant UCAF	E-commerce	No	N.A	N.A	Merchant	No	<= 4 days
Full UCAF	E-commerce	No	N.A	N.A	Issuer & Merchant	No	<= 4 days
Base	All	No	No	No	N.A	No	N.A
Large Ticket 1 (**)	All	No	No	No	N.A	>3,000 €	<= 4 days
Large Ticket 2 (***)	All	No	No	No	N.A	>10,000 €	<= 4 days

(*)Timeliness: Days between the presentation of the clearing record to Mastercard and the transaction date

MAESTRO**Maestro Interchange Fees**

(below table is a compilation of detailed information reported in the European Interchange Manual in date of December 9th 2015. In case of discrepancy, the European Interchange Manual prevails)

Fee Tier	Maestro Consumer Consumer Prepaid	Maestro Prepaid Commercial	Maestro Small Business
MasterPass Wallet	0.20%	1.50%	1.50%
PayPass	0.20%	0.45% + €0.05	0.80%
Chip	0.20%	0.40% + €0.05	1.25%
Chip - Late Presentment	0.20%	0.75% + €0.05	1.65%
PIN-verified	0.20%	0.50% + €0.05	1.35%
Signature Verified	0.20%	0.75% + €0.05	1.65%
Secure E-commerce	0.20%	1.05% + €0.05	1.50%
Mail Order/Telephone Order	0.20%	1.05% + €0.05	1.50%

The following table shows the associated requirements for each of the interchange tiers

Mastercard Interchange tiers	Transaction type	Card	Terminal	Pin Verification (face-to-face)	SecureCode (e-Commerce)	Transaction amt limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless (EVM)	N.A	N.A	<= 25 €	<= 5 days
MasterPass Wallet							
Chip	Face-to-face	No	EMV	No	N.A	No	<= 5 days
Chip - Late Presentment	Face-to-face	No	EVM	No	N.A	No	N.A
PIN-verified	Face-to-face	No	No	PIN	N.A	No	N.A

Signature Verified	Face-to-face	No	No	No (Signature)	N.A	No	N.A
Secure E-commerce	E-commerce	No	N.A	N.A	Merchant & Issuer	No	N.A
Mail Order/Telephone Order	MO/TO	No	N.A	N.A	N.A	No	N.A

(*)Timeliness: Days between the presentation of the clearing record to Mastercard and the transaction date

ATM

Mastercard Consumer Card Purchase at ATM Interchange Fees

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit Mastercard Consumer Prepaid
Purchase at ATM	0.30%	0.20%
Purchase at ATM (late presentment)	0.30%	0.20%

Mastercard Commercial Card Purchase at ATM Interchange Fees

Fee Tier	Mastercard Corporate, Mastercard Electronic Corporate	Mastercard BusinessCard, Mastercard Electronic BusinessCard, Mastercard Professional Card, Mastercard Prepaid Commercial	Mastercard Fleet Card	Mastercard Purchasing Card
Purchase at ATM	1.50%	1.25%	1.25%	1.25%

Purchase at ATM (late presentment)	1.90%	1.65%	1.65%	1.65%
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Maestro Purchase at ATM Interchange Fees

Fee Tier	Maestro Consumer Consumer Prepaid	Maestro Prepaid Commercial	Maestro Small Business
Purchase at ATM	0.20%	0.40% + €0.025	1.25%
Purchase at ATM (late presentment)	0.20%	0.75% + €0.025	1.65%

The following table shows the associated requirements for each of the interchange tiers

Mastercard Interchange tiers	Transaction type	Card	Terminal	Pin Verification (face-to-face)	SecureCode (e-Commerce)	Transaction amt limit	Timeliness (*)
Purchase at ATM	Purchase at ATM	No	CAT Level 1	No	N.A	No	<= 4 days
Purchase at ATM (late presentment)	Purchase at ATM	No	CAT Level 1	No	N.A	No	N.A

(*)Timeliness: Days between the presentation of the clearing record to Mastercard and the transaction date

Intra Europe EEA¹ | Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
Visa Consumer Prepaid	Secure ² Non-Secure	
V PAY Debit	Contactless	0.20%
V PAY Prepaid	Secure Non-Secure	
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure Non-Secure	

Commercial				
Product	Fee Type	General	Government Payments ³ and Money Services ⁴	Charity ⁵
Visa Business Debit (Group A) ⁶	EMV® Chip (Incl. Contactless) Electronic Commerce Standard	0.75%	0.75% (capped at €1.50)	0.75% (capped at €0.50)
Visa Business Debit (Group B) ⁶	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.30% 1.55% 1.65%	1.30% (capped at €1.50) 1.55% (capped at €1.50) 1.65% (capped at €1.50)	1.30% (capped at €0.50) 1.55% (capped at €0.50) 1.65% (capped at €0.50)
Visa Business Prepaid	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.30%, minimum €0.35 1.55%, minimum €0.35 1.65%, minimum €0.35	1.30%, minimum €0.35 (capped at €1.50) 1.55%, minimum €0.35 (capped at €1.50) 1.65%, minimum €0.35 (capped at €1.50)	1.30%, minimum €0.35 (capped at €0.50) 1.55%, minimum €0.35 (capped at €0.50) 1.65%, minimum €0.35 (capped at €0.50)
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%	-	-
Visa Business Deferred Debit	Electronic Commerce Standard	1.55% 1.65%	- -	- -
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-
Visa Platinum Business Debit (Group A) Visa Infinite Business Debit (Group A)	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.00%	1.00% (capped at €1.50)	1.00% (capped at €0.50)
Visa Platinum Business Debit (Group B) Visa Infinite Business Debit (Group B)	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.55% 1.80% 1.90%	1.55% capped at €1.50 1.80% capped at €1.50 1.90% capped at €1.50	1.55% capped at €0.50 1.80% capped at €0.50 1.90% capped at €0.50

Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%	-	-
Visa Infinite Business Credit	Electronic Commerce	1.80%	-	-
	Standard	1.90%	-	-
Visa Corporate	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.80%	-	-
	Standard	1.90%	-	-
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ⁷	-	-
	Electronic Commerce	1.80% ⁷	-	-
	Standard	1.90% ⁷	-	-
	Large Ticket Program 1 ⁸	1.00% + €60.00	-	-
	Large Ticket Program 2 ⁸	0.75% + €98.00	-	-

¹ Applicable to EEA issued Visa cards transacting at EEA based merchants (in a different country).

For consumer interchange only, EEA includes the territories of Guadeloupe, French Guiana, Martinique, Réunion, Mayotte and Saint-Martin.

Effective 1 September 2016, the interchange fees applicable to Visa consumer card transactions, where the merchant and its acquirer are located in different EEA countries, is changing.

For in-country consumer card transactions, where both the cardholder and the merchant outlet are within the same EEA country, a cross-border acquirer may choose either:

- the intra Visa EEA interchange rate, or
- the rate equivalent to the respective domestic rate (subject to the fee caps specified in Chapter II of the Interchange Fee Regulation (IFR))

² Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

³ Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

⁴ Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers

⁵ Charity: MCC 8398—Charitable Social Service Organizations

⁶ Visa Business Debit cards issued from the following countries will be categorized into Group A and Group B:

Group A: Cards issued in Austria, Belgium, Croatia, Denmark, Estonia, Finland, Liechtenstein, Luxembourg, Malta, Netherlands, Poland, Portugal, Norway, Republic of Ireland and Sweden.

Group B: Cards issued in Bulgaria, Cyprus, Czech Republic, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Romania, Slovakia, Slovenia and Spain.

⁷ Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

⁸ For Visa Purchasing Cards only: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000

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Czech Republic | Domestic Multi-lateral Interchange Fees

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
<u>Non-Sector Specific</u>		
Contactless Low Value		
Secure ¹	0.30%	0.20%
Non-Secure		
<u>Sector Specific</u>		
Postal Services	0.30% (capped at 3.00 Kč)	0.20% (capped at 3.00 Kč)
V PAY		
There are no domestic V PAY cards currently in issue		n/a
Commercial		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
EMV Chip		
Secure Electronic Commerce ²		1.60%
Standard ³		
Small Market Expenses		
Large Market Enterprise	0.30%	n/a
<u>Sector Specific</u>		
Postal Services		1.60% (capped at 3.00 Kč)
Small Market Expenses - Postal Services	0.30%	
Large Market Enterprise - Postal Services	(capped at 3.00 Kč)	n/a

¹ Comprises of EMV Chip, Contactless, Verified by Visa, or other equivalent secure Visa Europe technology which may be developed in the future.

² Comprises of Verified by Visa or other equivalent secure Visa Europe technology which may be developed in the future.

³ Includes Electronic Authorised, Electronic Data Capture, Card Not Present (CVV2 & CNP), and Standard.

Inter Europe EEA¹ | Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit & Visa Consumer Prepaid	Card-Present ²	0.20%
	Card-Not-Present ³	1.15%
Visa Consumer Credit ⁴ & Visa Consumer Deferred Debit	Card-Present	0.30%
	Card-Not-Present	1.50%

¹ Applicable to Visa interchange fees for transactions on consumer cards issued outside of the European Economic Area (EEA) occurring at merchants located in the EEA. Applicable only in respect of consumer cards. EEA consists of the 27 EU Member States plus Iceland, Liechtenstein and Norway, and includes the French European Union Outermost Region territories of Guadeloupe, French Guiana, Martinique, Mayotte, Réunion and Saint-Martin

² Card-present transactions are where (i) cardholder and card are present at either the merchant outlet or are with the merchant's physical POS device at the time of payment transaction, and (ii) the cardholder's issuer-provisioned payment credentials are present and electronically read by the merchant's physical POS device.

³ Card-not-present transactions are all transactions other than card-present transactions.

⁴ Includes charge cards.

Effective 19 October 2019