

Intra-Western Maestro POS Fallback Interchange Fee Rates

Transactions meeting interchange program criteria qualify for associated rates.

NOTE: Acquirers must submit the transaction with the interchange rate designator (IRD) for the lowest fee tier applicable to them.

NOTE: Refund/Credit transaction interchange fee amount (processing code=20) is capped at EUR 0.05.

Payment Product	Fee Tier	IRD	Fee Rate
Maestro (excluding all Maestro Prepaid, Maestro Small Business)	Chip	45	0.40% + EUR 0.05
	Chip—Late Presentment	49	0.75% + EUR 0.05
	PIN Verified	46	0.50% + EUR 0.05
	Signature Verified	47	0.75% + EUR 0.05
	Secure E-commerce	48	1.05% + EUR 0.05
	Mail Order/Telephone Order ¹	MO	1.05% + EUR 0.05
	Contactless ²	P1	0.45% + EUR 0.03
Maestro Small Business	Chip	45	1.25%
	Chip—Late Presentment	49	1.65%
	PIN Verified	46	1.35%
	Signature Verified	47	1.65%
	Secure E-commerce	48	1.50%
	Mail Order/Telephone Order ¹	MO	1.50%
	Contactless ²	P1	0.80%
Maestro Prepaid (consumer and commercial)	Chip	45	0.40% + EUR 0.05
	Chip—Late Presentment	49	0.75% + EUR 0.05
	PIN Verified	46	0.50% + EUR 0.05
	Signature Verified	47	0.75% + EUR 0.05
	Secure E-commerce	48	1.05% + EUR 0.05
	Mail Order/Telephone Order ¹	MO	1.05% + EUR 0.05
	Contactless ²	P1	0.45% + EUR 0.03

¹ Maestro MO/TO is permitted only for refund transactions.

² For transactions less than or equal to EUR 25 or its equivalent in local currency. Transactions greater than EUR 25 or its equivalent in local currency, are processed under normal Maestro acceptance criteria.