

Intra-European MasterCard POS Fallback Interchange Fee Rates

Transactions meeting interchange program criteria qualify for associated rates.

Interchange Fee 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
MasterCard Consumer Standard (excluding Gold, Platinum, World, and World Elite/World Signia)	Chip	50, 53	1.14%
	Enhanced Electronic	84, 88	1.29%
	Merchant UCAF	24	1.29%
MasterCard Electronic	Full UCAF ¹	79	1.49%
	Base	75, 85	1.64%
		P2	1.14%
	Contactless ²		
MasterCard Gold	Chip	50, 53	1.23%
	Enhanced Electronic	84, 88	1.38%
	Merchant UCAF	24	1.38%
	Full UCAF	79	1.58%
	Base	75, 85	1.73%
		P2	1.23%
MasterCard Platinum	Chip	50, 53	1.90%
	Enhanced Electronic	84, 88	1.90%
	Merchant UCAF	24	1.90%
	Full UCAF	79	1.90%
	Base	75, 85	1.90%
		P2	1.90%
MasterCard World/World Black Edition	Chip	50, 53	2.00%
	Enhanced Electronic	84, 88	2.00%
	Merchant UCAF	24	2.00%
	Full UCAF	79	2.00%
	Base	75, 85	2.00%
		P2	2.00%

Payment Product	Fee Tier	IRD	Fee Rate
	Contactless ²		
MasterCard World Elite/World Signia	Chip	50, 53	2.10%
	Enhanced Electronic	84, 88	2.10%
	Merchant UCAF	24	2.10%
	Full UCAF	79	2.10%
	Base	75, 85	2.10%
	Contactless ²	P2	2.10%
MasterCard Prepaid Consumer	Chip	50, 53	1.14%
	Enhanced Electronic	84, 88	1.29%
	Merchant UCAF	24	1.29%
	Full UCAF ¹	79	1.49%
	Base	75, 85	1.64%
	Contactless ²	P2	1.14%
MasterCard Prepaid Platinum	Chip	50, 53	1.85%
	Enhanced Electronic	84, 88	1.85%
	Merchant UCAF	24	1.85%
	Full UCAF	79	1.85%
	Base	75, 85	1.85%
	Contactless ²	P2	1.85%
Debit MasterCard	Chip	50, 53	1.14%
	Enhanced Electronic	84, 88	1.29%
Debit MasterCard Prepaid	Merchant UCAF	24	1.29%
Debit MasterCard World	Full UCAF ¹	79	1.49%
World Elite Debit MasterCard	Base	75, 85	1.64%
	Contactless ²	P2	1.14%
MasterCard Corporate/MasterCard World Business	Chip	50, 53	1.75%
	(Incentive rate) ³		(-0.30%)
MasterCard Electronic Corporate		84, 88	
	Enhanced Electronic		1.85%

Payment Product	Fee Tier	IRD	Fee Rate
	(Incentive rate) ³		(-0.30%)
	Merchant UCAF	24	1.85%
	(Incentive rate) ³		(-0.30%)
	Full UCAF	79	2.00%
	(Incentive rate) ¹³		(-0.30%)
	Base	75, 85	2.25%
	(Incentive rate) ³		(-0.30%)
	Contactless ²	P2	1.15%
MasterCard BusinessCard/MasterCard Professional Card/MasterCard Executive BusinessCard/MasterCard Corporate Executive Card	Chip	50, 53	1.70%
	(Incentive rate) ³		(-0.30%)
MasterCard Electronic BusinessCard	Enhanced Electronic	84, 88	1.80%
Debit MasterCard for Business	(Incentive rate) ³		(-0.30%)
	Merchant UCAF	24	1.80%
	(Incentive rate) ³		(-0.30%)
	Full UCAF	79	1.95%
	(Incentive rate) ¹³		(-0.30%)
	Base	75, 85	2.10%
	(Incentive rate) ³		(-0.30%)
	Contactless ²	P2	1.15%
MasterCard Purchasing	Chip	50, 53	1.75%
	(Incentive rate) ³		(-0.30%)

Payment Product	Fee Tier	IRD	Fee Rate
	Enhanced Electronic	84, 88	1.85%
	(Incentive rate) ³		(-0.30%)
	Merchant UCAF	24	1.85%
	(Incentive rate) ³		(-0.30%)
	Full UCAF	79	2.00%
	(Incentive rate) ³		(-0.30%)
	Base	75, 85	2.25%
	(Incentive rate) ³		(-0.30%)
	Contactless ²	P2	1.15%
	Large Ticket Level 1 ⁴	26	1.60% + EUR 14.50
	Large Ticket Level 2 ⁵	27	1.35% + EUR 39.50
MasterCard Fleetcard	Chip	50, 53	1.75%
	(Incentive rate) ³		(-0.30%)
	Enhanced Electronic	84, 88	1.85%
	(Incentive rate) ³		(-0.30%)
	Merchant UCAF	24	1.85%
	(Incentive rate) ³		(-0.30%)
	Full UCAF	79	2.00%
	(Incentive rate) ³		(-0.30%)
	Base	75, 85	2.25%

Payment Product	Fee Tier	IRD	Fee Rate
	<i>(Incentive rate)</i> ³		<i>(-0.30%)</i>
	Contactless ²	P2	1.15%
	Large Ticket Level 1 ¹⁴	26	1.60% + EUR 14.50
	Large Ticket Level 2 ¹⁵	27	1.35% + EUR 39.50
MasterCard Prepaid Commercial			
	Chip	50, 53	1.70%
	<i>(Incentive rate)</i> ³		<i>(-0.30%)</i>
	Enhanced Electronic	84, 88	1.80%
	<i>(Incentive rate)</i> ³		<i>(-0.30%)</i>
	Merchant UCAF	24	1.80%
	<i>(Incentive rate)</i> ³		<i>(-0.30%)</i>
	Full UCAF	79	1.95%
	<i>(Incentive rate)</i> ³		<i>(-0.30%)</i>
	Base	75, 85	2.10%
	<i>(Incentive rate)</i> ³		<i>(-0.30%)</i>
	Contactless ²	P2	1.15%

Related referenceOptional Addendum Message Requirements

¹ Full UCAF tier is applicable to any MasterCard Electronic card Internet transactions only through the use of MasterCard SecureCode through Universal Card Acceptance (UCAF) authentication.

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 MasterCard acceptance criteria.

³ If the acquirer meets the requirements and provides the required additional data, MasterCard calculates the fee amount by deducting the incentive rate from the applicable interchange fee rate. Refer to Optional Addendum Message Requirements.

⁴ Applicable to transactions greater than EUR 3,000. The enriched data incentive is not applicable.

⁵ Applicable to transactions greater than EUR 10,000. The enriched data incentive is not applicable.