



Belarus - Domestic Interchange Fees

Valid From:
1-Aug-18

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payments	Petrol Stations	Airlines & Railways	Government & Tax	Groceries	Transit
Mastercard Consumer Standard Mastercard Electronic Mastercard Prepaid Consumer	Contactless Terminal	1.20%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	1.40%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	1.60%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	1.40%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	1.40%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	1.20%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	1.40%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	1.80%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Mastercard Gold	Contactless Terminal	1.30%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	1.50%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	1.70%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	1.50%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	1.50%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	1.30%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	1.50%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	1.90%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Mastercard Platinum	Contactless Terminal	1.70%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	1.90%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	2.10%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	1.90%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	1.90%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	1.70%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	1.90%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	2.30%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Platinum Mastercard Salary Immediate Debit	Contactless Terminal	1.80%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	2.00%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	2.20%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	2.00%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	2.00%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	1.80%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	2.00%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	2.40%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Mastercard World	Contactless Terminal	1.80%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	2.00%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	2.20%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	2.00%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	2.00%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	1.80%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	2.00%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	2.40%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Mastercard World Black Edition	Contactless Terminal	2.05%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	2.15%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	2.25%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	2.15%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	2.15%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	1.95%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	2.15%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	2.55%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Mastercard World Elite	Contactless Terminal	2.30%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless (1)	2.30%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
	Contactless Card	2.30%	0.50%	0.70%	1.00%	0.50%	-	-
	Chip & PIN	2.30%	0.50%	0.70%	1.00%	0.50%	-	-
	Enhanced Electronic	2.30%	0.50%	0.70%	1.00%	0.50%	-	-
	Merchant UCAF	2.10%	0.50%	0.70%	1.00%	0.50%	-	-
	Full UCAF	2.30%	0.50%	0.70%	1.00%	0.50%	-	-
	Base	2.70%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (3)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.30%	0.50%	-	-	-	-	-
Maestro Maestro Prepaid	Contactless Terminal	0.50%	0.50%	0.50%	0.50%	0.50%	-	0.30%
	Contactless (1)	0.50%	0.50%	0.50%	0.50%	0.50%	-	0.30%
	Contactless Card	0.50%	0.50%	0.50%	0.50%	0.50%	-	-
	Chip	0.50%	0.50%	0.50%	0.50%	0.50%	-	-
	Chip Late presentment	0.70%	0.50%	0.70%	0.70%	0.50%	-	-
	PIN Verified	0.50%	0.50%	0.70%	0.50%	0.50%	-	-
	Signature Verified	0.70%	0.50%	0.70%	0.70%	0.50%	-	-
	Secure e-commerce	0.70%	0.50%	0.70%	0.70%	0.50%	-	-
	Mail Order/Telephone Order (2)	0.70%	0.50%	0.70%	0.70%	0.50%	-	-
	Purchase at ATM (3)	0.50%	0.50%	-	-	-	-	-
Purchase at ATM - Late presentment (3)	1.00%	0.50%	-	-	-	-	-	

(1) For transaction amounts less than or equal to EUR 25.00

(2) Credit refund transactions only

(3) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051



Belarus - Domestic Interchange Fees

Valid From:
1-Aug-18

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payments	Petrol Station	Airlines & Railways	Government & Tax	Groceries	Transit
Mastercard Corporate	Contactless Terminal	1.30%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
Mastercard Business	Contactless (1)	1.50%	0.50%	0.70%	1.00%	0.50%	0.70%	0.30%
Mastercard Prepaid Commercial	Contactless Card	1.70%	0.50%	0.70%	1.00%	0.50%	-	-
Mastercard Professional Card	Chip & PIN	1.50%	0.50%	0.70%	1.00%	0.50%	-	-
Mastercard Electronic BusinessCard	Enhanced Electronic	1.50%	0.50%	0.70%	1.00%	0.50%	-	-
Mastercard Purchasing Card	Merchant UCAF	1.30%	0.50%	0.70%	1.00%	0.50%	-	-
Mastercard FleetCard	Full UCAF	1.50%	0.50%	0.70%	1.00%	0.50%	-	-
Mastercard Preferred/World Business Card	Base	1.90%	0.50%	0.70%	1.00%	0.50%	-	-
	Purchase at ATM (2)	0.70%	0.50%	-	-	-	-	-
	Purchase at ATM - Late presentment (2)	2.30%	0.50%	-	-	-	-	-

(1) For transaction amounts less than or equal to EUR 25.00

(2) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051



Belarus - Additional information

Overview MCC Groups

Petrol Stations	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Airlines & Railways	MCC 3000-3350: Airlines, Air Carriers MCC 4112 : Passenger Railways MCC 4511 : Air Carriers, Airlines—Not Elsewhere Classified
Government, Tax and Bill Payment	MCC 4814 : Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4899 : Cable, Satellite, and Other Pay Television and Radio Services MCC 4900 : Utilities—Electric, Gas, Heating Oil, Sanitary, Water MCC 9311 : Tax Payments MCC 9399 : Government Services—not elsewhere classified
Moneysend Funding Transaction	MCC 6538: Moneysend Funding
Moneysend Payment Transaction	MCC 6536 Moneysend Intracountry
Transit*	MCC 4111 : Transportation - Suburban and local commuter passenger, including ferries MCC 4131 : Bus Lines

*Requires pre-approval by Mastercard and use of Mastercard Assigned ID

Note:

- A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 65 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)