



Bulgaria - Domestic Interchange Fees

Valid From:
1-Apr-17

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/Bill Payments	Government	Delivery services
Mastercard Consumer Credit	Contactless Terminal	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Contactless (1)	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Chip	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Enhanced Electronic	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Merchant UCAF	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Full UCAF	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Base	0.30%	0.30% (5)	0.30% (6)	0.30% (6)
	Purchase at ATM (2)	-	0.30%	-	-
	Purchase at ATM (late presentment) (2)	-	0.30%	-	-
Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid	Contactless Terminal	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Contactless (1)	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Chip	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Enhanced Electronic	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Merchant UCAF	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Full UCAF	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Base	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Purchase at ATM (2)	-	0.20%	-	-
	Purchase at ATM (late presentment) (2)	-	0.20%	-	-
Maestro Consumer Maestro Consumer Prepaid	Contactless Terminal	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Contactless (1)	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Chip	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Chip - Late Presentment	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	PIN-verified	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Signature verified	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Secure e-commerce	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
	Mail Order /Telephone Order (3)	0.20%	0.20% (4)	0.20% (6)	0.20% (6)
Purchase at ATM (2)	-	0.20%	-	-	
	Purchase at ATM (late presentment) (2)	-	0.20%	-	-

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

(2) Available for MCC 4814, 4900, 6050, 6051

(3) Credit refund transactions only

(4) Interchnage is capped with a maximum amount of BGN 0.10

(5) Interchnage is capped with a maximum amount of BGN 0.18

(6) Interchnage is capped with a maximum amount of BGN 0.40



Bulgaria - Domestic Interchange Fees

Valid From:
20-Jan-19

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/Bill Payments	Government	Delivery services	Petrol	Wholesale (3)
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard World Preferred	Contactless Terminal	1.40%	0.30%	BGN 0.40	1.40% (4)	0.30%	0.30%
	Contactless (1)	1.60%	0.30%	BGN 0.40	1.60% (4)	0.30%	0.30%
	Chip	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Enhanced Electronic	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Merchant UCAF	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Full UCAF	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Base	1.70%	1.00%	BGN 0.40	1.70% (4)	1.70%	0.30%
	Purchase at ATM (2)	-	0.30%	-	-	-	-
Purchase at ATM (late presentment) (2)	-	1.00%	-	-	-	-	
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Debit Mastercard for Business Debit Mastercard Corporate Prepaid	Contactless Terminal	1.20%	0.30%	BGN 0.40	1.20% (4)	0.30%	0.30%
	Contactless (1)	1.40%	0.30%	BGN 0.40	1.40% (4)	0.30%	0.30%
	Chip	1.30%	0.30%	BGN 0.40	1.30% (4)	1.30%	0.30%
	Enhanced Electronic	1.30%	0.30%	BGN 0.40	1.30% (4)	1.30%	0.30%
	Merchant UCAF	1.30%	0.30%	BGN 0.40	1.30% (4)	1.30%	0.30%
	Full UCAF	1.30%	0.30%	BGN 0.40	1.30% (4)	1.30%	0.30%
	Base	1.50%	1.00%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Purchase at ATM (2)	-	0.30%	-	-	-	-
Purchase at ATM (late presentment) (2)	-	1.00%	-	-	-	-	
Debit Mastercard for Business Premium	Contactless Terminal	1.40%	0.30%	BGN 0.40	1.40% (4)	0.30%	0.30%
	Contactless (1)	1.60%	0.30%	BGN 0.40	1.60% (4)	0.30%	0.30%
	Chip	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Enhanced Electronic	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Merchant UCAF	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Full UCAF	1.50%	0.30%	BGN 0.40	1.50% (4)	1.50%	0.30%
	Base	1.70%	1.00%	BGN 0.40	1.70% (4)	1.70%	0.30%
	Purchase at ATM (2)	-	0.30%	-	-	-	-
Purchase at ATM (late presentment) (2)	-	1.00%	-	-	-	-	

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

(2) Available for MCC 4814, 4900, 6050, 6051

(3) Requires pre-approval by Mastercard and use of a Mastercard Assigned ID

(4) Interchnage is capped with a maximum amount of BGN 0.40



Bulgaria - Additional Information

Overview MCC Groups

Petrol	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated MCC 5172: Petroleum and Petroleum Products
Utilities/Bill Payment	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4816: Computer Network/Information Services MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant MCC 6300: Insurance Sales, Underwriting and Premiums
Tax Payment	MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8244: Schools, Business and Secretarial MCC 8249: Schools, Trade and Vocational MCC 8299: Schools and Educational Services - Not classified elsewhere MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Governments Services - not elsewhere classified MCC 9402: Postal Services - Government Only
Wholesale	MCC 5300: Wholesale Clubs
Delivery Services	MCC 4215—Courier Services—Air and Ground, Freight Forwarders

Note:

- Extended Decimal Precision functionality will be applied to all cleared Bulgaria domestic transactions
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)
- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Funding Transaction only for MCC 6536