



# Cyprus - Domestic Interchange Fees

Valid From:  
1-Mar-19

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Contactless (1)	0.30%
	Chip & PIN	0.30%
	Enhanced Electronic	0.30%
	Merchant UCAF	0.30%
	Full UCAF	0.30%
	Base	0.30%
	Purchase at ATM	0.30%
	Purchase at ATM (late presentment)	0.30%
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Contactless (1)	0.20%
	Chip & PIN	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	Base	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM (late presentment)	0.20%
Maestro Consumer Maestro Consumer Prepaid	Contactless (1)	0.20%
	Chip	0.20%
	Chip - Late Presentment	0.20%
	PIN-verified	0.20%
	Signature verified	0.20%
	Secure e-commerce	0.20%
	Mail Order /Telephone Order (2)	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM (late presentment)	0.20%

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

(2) Credit refund transactions only

(3) Maximum interchange fee of EUR 15.00 per transaction for credit payment products  
Maximum interchange fee of EUR 10.00 per transaction for debit payment products



# Cyprus - Domestic Interchange Fees

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## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol, Education, Charity	Utilities (4)	Government (5)	Supermarkets, Insurance
Mastercard Corporate	Contactless (1)	1.75%	1.00%	1.00%	1.00%	1.45%
Mastercard Business	Chip & PIN	1.75%	1.00%	1.00%	1.00%	1.45%
Mastercard Prepaid Commercial	Enhanced Electronic	1.75%	1.00%	1.00%	1.00%	1.45%
Mastercard Professional Card	Merchant UCAF	1.75%	1.00%	1.00%	1.00%	1.45%
Mastercard World Preferred	Full UCAF	1.75%	1.00%	1.00%	1.00%	1.45%
Debit Mastercard for Business	Base	1.75%	1.00%	1.00%	1.00%	1.45%
Debit Mastercard for Business Premium	Purchase at ATM	1.75%	-	-	-	-
Debit Mastercard Corporate Prepaid	Purchase at ATM (late presentment)	1.75%	-	-	-	-
Mastercard FleetCard	Contactless (1)	1.75%	1.00%	1.00%	1.00%	1.45%
Mastercard Purchasing Card	Chip & PIN	1.75%	1.00%	1.00%	1.00%	1.45%
	Enhanced Electronic	1.75%	1.00%	1.00%	1.00%	1.45%
	Merchant UCAF	1.75%	1.00%	1.00%	1.00%	1.45%
	Full UCAF	1.75%	1.00%	1.00%	1.00%	1.45%
	Base	1.75%	1.00%	1.00%	1.00%	1.45%
	Large Ticket Level 1 (2)	1.75%	1.00%	1.00%	1.00%	1.45%
	Large Ticket Level 2 (3)	1.75%	1.00%	1.00%	1.00%	1.45%
	Purchase at ATM	1.75%	-	-	-	-
	Purchase at ATM (late presentment)	1.75%	-	-	-	-

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

(2) For transaction amounts more than EUR 3,000.00

(3) For transaction amounts more than EUR 10,000.00

(4) Minimum IC Fee of EUR 0.25 per transaction and maximum EUR 62.96 per transaction

(5) Maximum interchange fee of EUR 15.00 per transaction for credit payment products

Maximum interchange fee of EUR 10.00 per transaction for debit payment products



# Cyprus - Additional Information

## Overview MCC Groups

Petrol Stations	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Supermarkets	MCC 5411: Grocery stores, Supermarkets MCC 5422: Freezer, Locker Meat Provisioners MCC 5441: Candy, Nut, Confectionery Stores MCC 5462: Bakeries MCC 5499: Miscellaneous Food stores - Convenience Stores, Markets, Specialty Stores, and Vending Machines
Insurance	MCC 6300: Insurance Sales, Underwriting, and Premiums
Utilities	MCC 4900: Utilities - Electric, Gas, Heating Oil, Sanitary, Water
Education	MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges
Charities	MCC 8398: Organizations, Charitable and Social Service
Government	MCC 9311: Tax Payments MCC 9399: Government Services - not elsewhere classified MCC 9402: Postal Services – Government Only MCC 9405: Intra-Government Purchase – Government Only

## Note:

- Extended Decimal Precision functionality will be applied to all cleared Cyprus 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)
- 85 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