



Estonia - Domestic Interchange Fees

Valid From:
9-Dec-15

Consumer Card Interchange Fees

| Payment Product | Fee Tier | General |
|---|---------------------------------|---------|
| Mastercard Consumer Credit | Low Value Payments (1) | 0.30% |
| | Contactless Terminal (2) | 0.30% |
| | Contactless (2) | 0.30% |
| | Contactless Card (2) | 0.30% |
| | Chip | 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 Debit Mastercard Consumer Mastercard Consumer Prepaid | Low Value Payments (1) | 0.20% |
| | Contactless Terminal (2) | 0.20% |
| | Contactless (2) | 0.20% |
| | Contactless Card (2) | 0.20% |
| | Chip | 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 | Low Value Payments (1) | 0.20% |
| | Contactless Terminal (2) | 0.20% |
| | Contactless (2) | 0.20% |
| | Contactless Card (2) | 0.20% |
| | Chip | 0.20% |
| | Secure e-commerce | 0.20% |
| | PIN-verified | 0.20% |
| | Signature verified | 0.20% |
| | Mail Order /Telephone Order (3) | 0.20% |
| | Chip - late presentment | 0.20% |
| Purchase at ATM | 0.20% | |
| Purchase at ATM (late presentment) | 0.20% | |

- (1) For transaction amounts less than or equal to €5.00
(2) For transaction amounts less than or equal to €25.00
(3) Credit refund transactions only



Estonia - Domestic Interchange Fees

Valid From:
1-Mar-19

Commercial Card Interchange Fees

| Payment Product | Fee Tier | General | |
|--|---|--------------------------|-------|
| Mastercard Corporate Mastercard World Preferred | Contactless Terminal (1) | 1.10% | |
| | Contactless (1) | 1.30% | |
| | Contactless Card (1) | 1.45% | |
| | Chip | 1.30% | |
| | Enhanced Electronic | 1.45% | |
| | Merchant UCAF | 1.45% | |
| | Full UCAF | 1.55% | |
| | Base | 1.65% | |
| | <i>Incentive</i> | -0.30% | |
| | Purchase at ATM | 1.30% | |
| | Purchase at ATM (late presentment) | 1.65% | |
| Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card | Contactless Terminal (1) | 0.85% | |
| | Contactless (1) | 1.05% | |
| | Contactless Card (1) | 1.20% | |
| | Chip | 1.05% | |
| | Enhanced Electronic | 1.20% | |
| | Merchant UCAF | 1.20% | |
| | Full UCAF | 1.30% | |
| | Base | 1.40% | |
| | <i>Incentive</i> | -0.30% | |
| | Purchase at ATM | 1.05% | |
| | Purchase at ATM (late presentment) | 1.40% | |
| Mastercard FleetCard Mastercard Purchasing Card | Contactless Terminal (1) | 1.10% | |
| | Contactless (1) | 1.30% | |
| | Contactless Card (1) | 1.45% | |
| | Chip | 1.30% | |
| | Enhanced Electronic | 1.45% | |
| | Merchant UCAF | 1.45% | |
| | Full UCAF | 1.55% | |
| | Base | 1.65% | |
| | Large Ticket Level 1 (2) | 1.00% + EUR 20.00 | |
| | Large Ticket Level 2 (3) | 0.75% + EUR 45.00 | |
| | <i>Incentive</i> | -0.30% | |
| | Purchase at ATM | 1.30% | |
| | Purchase at ATM (late presentment) | 1.65% | |
| Maestro Small Business | Contactless Terminal (1) | 0.85% | |
| | Contactless (1) | 1.05% | |
| | Contactless Card (1) | 1.20% | |
| | Chip | 1.05% | |
| | Chip - Late Presentment | 1.20% | |
| | PIN-verified | 1.20% | |
| | Signature verified | 1.20% | |
| | Secure e-commerce | 1.20% | |
| | Mail Order/Telephone Order (4) | 1.20% | |
| | Purchase at ATM | 1.05% | |
| | Purchase at ATM (late presentment) | 1.20% | |
| | Debit Mastercard Business Debit Mastercard Corporate Prepaid | Contactless Terminal (1) | 0.85% |
| | | Contactless (1) | 1.05% |
| Contactless Card (1) | | 1.20% | |
| Chip | | 1.05% | |
| Enhanced Electronic | | 1.20% | |
| Merchant UCAF | | 1.20% | |
| Full UCAF | | 1.30% | |
| Base | | 1.40% | |
| <i>Incentive</i> | | -0.30% | |
| Purchase at ATM | | 1.05% | |
| Purchase at ATM (late presentment) | | 1.40% | |
| Debit Mastercard for Business Premium | Contactless Terminal (1) | 1.10% | |
| | Contactless (1) | 1.30% | |
| | Contactless Card (1) | 1.45% | |
| | Chip | 1.30% | |
| | Enhanced Electronic | 1.45% | |
| | Merchant UCAF | 1.45% | |
| | Full UCAF | 1.55% | |
| | Base | 1.65% | |
| | <i>Incentive</i> | -0.30% | |
| | Purchase at ATM | 1.30% | |
| | Purchase at ATM (late presentment) | 1.65% | |

(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) Credit refund transactions only



Estonia - Additional Information

Note:

- Extended Decimal Precision functionality will be applied to all cleared Estonia 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