



# Finland - Domestic Interchange Fees

Valid From:  
9-Dec-15

## 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<br>Debit Mastercard Consumer<br>Mastercard Consumer Prepaid | 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<br>Maestro Consumer Prepaid  | Contactless (1)                    | 0.20%   |
|   | Chip & PIN                         | 0.20%   |
|   | Secure e-commerce                  | 0.20%   |
|   | Mail Order /Telephone Order (2)    | 0.20%   |
|   | Base                               | 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



# Finland - Domestic Interchange Fees

Valid From:  
1-Mar-19

## Commercial Card Interchange Fees

| Payment Product  | Fee Tier                           | General |
|--|------------------------------------|---------|
| Mastercard Corporate<br>Mastercard Business<br>Mastercard Prepaid Commercial<br>Mastercard Professional Card<br>Mastercard FleetCard<br>Mastercard Purchasing Card<br>Mastercard World Preferred | Contactless (1)                    | 0.75%   |
|  | Chip & PIN                         | 0.75%   |
|  | Enhanced Electronic                | 0.75%   |
|  | Merchant UCAF                      | 0.75%   |
|  | Full UCAF                          | 0.75%   |
|  | Base                               | 0.75%   |
|  | Large Ticket Level 1 (2)(3)        | 0.75%   |
|  | Large Ticket Level 2 (2)(4)        | 0.75%   |
| Maestro Small Business   | Purchase at ATM                    | 0.75%   |
|  | Purchase at ATM (late presentment) | 0.75%   |
|  | Contactless (1)                    | 0.60%   |
|  | Chip & PIN                         | 0.70%   |
|  | Base                               | 1.00%   |
|  | Secure e-commerce                  | 0.80%   |
|  | Mail Order/Telephone Order (5)     | 0.80%   |
| Purchase at ATM  | 0.70%                              |         |
| Purchase at ATM (late presentment)   | 1.00%                              |         |
| Debit Mastercard Business<br>Debit Mastercard Corporate Prepaid  | Contactless (1)                    | 0.60%   |
|  | Chip & PIN                         | 0.70%   |
|  | Enhanced Electronic                | 0.80%   |
|  | Merchant UCAF                      | 0.80%   |
|  | Full UCAF                          | 0.90%   |
|  | Base                               | 1.00%   |
|  | Purchase at ATM                    | 0.70%   |
|  | Purchase at ATM (late presentment) | 1.00%   |
| Debit Mastercard Premium Debit   | Contactless (1)                    | 0.75%   |
|  | Chip & PIN                         | 0.75%   |
|  | Enhanced Electronic                | 0.75%   |
|  | Merchant UCAF                      | 0.75%   |
|  | Full UCAF                          | 0.75%   |
|  | Base                               | 0.75%   |
|  | Purchase at ATM                    | 0.75%   |
|  | Purchase at ATM (late presentment) | 0.75%   |

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

(2) Applicable only to Mastercard Purchasing Card and Mastercard FleetCard

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

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

(5) Credit refund transactions only



# Finland - Additional Information

**Note:**

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