



Iceland - Domestic Interchange Fees

Valid From:
1-May-15

Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Contactless Terminal (1)	0.30%
	Contactless Terminal High Value (2)	0.30%
	Contactless (3)	0.30%
	Contactless High Value (2)	0.30%
	Contactless Card (1)	0.30%
	Contactless Card High Value (2)	0.30%
	Chip Terminal	0.30%
	Chip Full	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	Contactless Terminal (1)	0.20%
	Contactless Terminal High Value (2)	0.20%
	Contactless (3)	0.20%
	Contactless High Value (2)	0.20%
	Contactless Card (1)	0.20%
	Contactless Card High Value (2)	0.20%
	Chip Terminal	0.20%
	Chip Full	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%	
Debit Mastercard Consumer	Contactless Terminal (1)	0.20%
	Contactless Terminal High Value (2)	0.20%
	Contactless (3)	0.20%
	Contactless High Value (2)	0.20%
	Contactless Card (1)	0.20%
	Contactless Card High Value (2)	0.20%
	Chip Terminal	0.20%
	Chip Full	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 Terminal (1)	0.20%
	Contactless Terminal High Value (2)	0.20%
	Contactless (3)	0.20%
	Contactless High Value (2)	0.20%
	Contactless Card (1)	0.20%
	Contactless Card High Value (2)	0.20%
	Chip Terminal	0.20%
	Chip Full	0.20%
	Chip - Late Presentment	0.20%
	Signature verified	0.20%
	Secure e-commerce	0.20%
	Mail Order/Telephone Order (4)	0.20%
	Purchase at ATM	0.20%
Purchase at ATM - Late presentment	0.20%	

(1) For transaction amounts less than or equal to ISK 3,750.00

(2) For transaction amounts more than ISK 3,750.00

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

(4) Credit refund transactions only



Iceland - Domestic Interchange Fees

Valid From:
1-Mar-19

Commercial Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard World Preferred	Contactless (1)	0.80%
	Chip	1.50%
	Enhanced Electronic	1.60%
	Merchant UCAF	1.60%
	Full UCAF	1.75%
	Base	1.90%
	Large Ticket Level 1 (2)	1.00% + ISK 3000.00
	Large Ticket Level 2 (3)	0.75% + ISK 6750.00
	Incentive (4)	-0.30%
	Purchase at ATM	1.50%
Purchase at ATM - Late presentment	1.90%	
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card	Contactless (1)	0.80%
	Chip	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF	1.35%
	Full UCAF	1.50%
	Base	1.65%
	Incentive (4)	-0.30%
	Purchase at ATM	1.25%
	Purchase at ATM - Late presentment	1.65%
Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless (1)	0.80%
	Chip	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF	1.35%
	Full UCAF	1.50%
	Base	1.65%
	Incentive (4)	-0.30%
	Purchase at ATM	1.25%
	Purchase at ATM - Late presentment	1.65%
Debit Mastercard Business Premium	Contactless (1)	0.80%
	Chip	1.50%
	Enhanced Electronic	1.60%
	Merchant UCAF	1.60%
	Full UCAF	1.75%
	Base	1.90%
	Incentive (4)	-0.30%
	Purchase at ATM	1.50%
	Purchase at ATM - Late presentment	1.90%

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

(2) Applicable to transactions over ISK 450,000.00

(3) Applicable to transactions over ISK 1,500,000.00

(4) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2 nor to Contactless transactions



Iceland - Additional Information

Note:

- Extended Decimal Precision functionality will be applied to all cleared Iceland domestic transactions
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of ISK 7.50 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