



# Portugal - Domestic Interchange Fees

Valid From:  
1-May-19

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Contactless (1)	0.30%
	Chip	0.30%
	Enhanced Electronic	0.30%
	Merchant UCAF	0.30%
	Full UCAF	0.30%
	Base	0.30%
	Purchase at ATM (3)	0.30%
	Purchase at ATM (late presentment) (3)	0.30%
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer Debit Mastercard Consumer Prepaid	Contactless (1)	0.20%
	Chip	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	Base	0.20%
	Purchase at ATM (3)	0.20%
	Purchase at ATM (late presentment) (3)	0.20%
Maestro Consumer Maestro Consumer Prepaid	Contactless (1)	0.20%
	Chip	0.20%
	Secure e-commerce	0.20%
	PIN-verified	0.20%
	Signature verified	0.20%
	Mail Order /Telephone Order (2)	0.20%
	Chip - late presentment	0.20%
	Purchase at ATM (3)	0.20%
		Purchase at ATM (late presentment) (3)

(1) For transactions less than or equal to EUR 20.00

(2) Credit refund transactions only

(3) Valid only for MCCs 4814, 4900, 6050, 6051



# Portugal - Domestic Interchange Fees

Valid From:  
1-May-19

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Large Merchants
Mastercard Corporate Mastercard Fleetcard Mastercard Purchasing Card Mastercard World Preferred	Contactless (1)	1.75%	1.20%
	Chip	1.75%	1.20%
	Enhanced Electronic	1.95%	1.40%
	Merchant UCAF	1.85%	1.30%
	Full UCAF	1.85%	1.30%
	Base	1.95%	1.40%
	Large Ticket Level 1 (2)(3)	1.40% + EUR 10.00	1.05% + EUR 5.00
	Large Ticket Level 2 (2)(4)	1.35% + EUR 40.00	1.00% + EUR 20.00
	Purchase at ATM (5)	1.75%	1.20%
	Purchase at ATM (late presentment) (5)	1.95%	1.40%
Mastercard Business	Contactless (1)	1.50%	0.95%
	Chip	1.50%	0.95%
	Enhanced Electronic	1.70%	1.15%
	Merchant UCAF	1.60%	1.05%
	Full UCAF	1.60%	1.05%
	Base	1.70%	1.15%
	Purchase at ATM (5)	1.50%	0.95%
	Purchase at ATM (late presentment) (5)	1.70%	1.15%
Mastercard Corporate Debit Debit Mastercard for Business Premium	Contactless (1)	1.15%	0.90%
	Chip	1.15%	0.90%
	Enhanced Electronic	1.35%	1.10%
	Merchant UCAF	1.25%	1.00%
	Full UCAF	1.25%	1.00%
	Base	1.35%	1.10%
	Purchase at ATM (5)	1.15%	0.90%
	Purchase at ATM (late presentment) (5)	1.35%	1.10%
Mastercard Business Debit Debit Mastercard Business	Contactless (1)	0.90%	0.65%
	Chip	0.90%	0.65%
	Enhanced Electronic	1.10%	0.85%
	Merchant UCAF	1.00%	0.75%
	Full UCAF	1.00%	0.75%
	Base	1.10%	0.85%
	Purchase at ATM (5)	0.90%	0.65%
	Purchase at ATM (late presentment) (5)	1.10%	0.85%
Mastercard Corporate Prepaid	Contactless (1)	1.35%	1.05%
	Chip	1.35%	1.05%
	Enhanced Electronic	1.55%	1.25%
	Merchant UCAF	1.45%	1.15%
	Full UCAF	1.45%	1.15%
	Base	1.55%	1.25%
	Purchase at ATM (5)	1.35%	1.05%
	Purchase at ATM (late presentment) (5)	1.55%	1.25%

Payment Product	Fee Tier	General	Large Merchants
Mastercard Business Prepaid Debit Mastercard Corporate Prepaid	Contactless (1)	1.10%	0.80%
	Chip	1.10%	0.80%
	Enhanced Electronic	1.30%	1.00%
	Merchant UCAF	1.20%	0.90%
	Full UCAF	1.20%	0.90%
	Base	1.30%	1.00%
	Purchase at ATM (5)	1.10%	0.80%
	Purchase at ATM (late presentment) (5)	1.30%	1.00%
Maestro Small Business	Contactless (1)	0.90%	0.65%
	Chip	0.90%	0.65%
	Chip - Late Presentment	1.10%	0.85%
	PIN-verified	0.90%	0.65%
	Signature verified	1.10%	0.85%
	Secure e-commerce	1.00%	0.75%
	Mail Order/Telephone Order (6)	1.10%	0.85%
	Purchase at ATM (5)	0.90%	0.65%
Purchase at ATM (late presentment) (5)	1.10%	0.85%	
Maestro Prepaid Commercial	Contactless (1)	1.10%	0.80%
	Chip	1.10%	0.80%
	Chip - Late Presentment	1.30%	1.00%
	PIN-verified	1.10%	0.80%
	Signature verified	1.30%	1.00%
	Secure e-commerce	1.20%	0.90%
	Mail Order/Telephone Order (6)	1.30%	1.00%
	Purchase at ATM (5)	1.10%	0.80%
Purchase at ATM (late presentment) (5)	1.30%	1.00%	

(1) For transactions less than or equal to EUR 20.00

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

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

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

(5) Valid only for MCCs 4814, 4900, 6050, 6051

(6) Credit fund transactions only



# Portugal - Additional Information

## Large Merchants

Requires pre-approval by Mastercard and use of Mastercard Assigned ID 415160

Large Merchants list is available on Mastercard Connect under Domestic Rules - Portugal

## Note:

- Extended Decimal Precision functionality will be applied to all cleared Portugal domestic transactions
- 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