



Bulgaria - Domestic Interchange Fees

Valid From:
9-Apr-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/Bill Payments	Government	Delivery services
Mastercard Consumer Credit	Contactless Terminal	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Contactless	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Chip	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Enhanced Electronic	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Merchant UCAF	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Full UCAF	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Base	0.30%	0.30% (4)	0.30% (5)	0.30% (5)
	Purchase at ATM (1)	-	0.30%	-	-
	Purchase at ATM (late presentment) (1)	-	0.30%	-	-
Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid	Contactless Terminal	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Contactless	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Chip	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Enhanced Electronic	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Merchant UCAF	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Full UCAF	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Base	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Purchase at ATM (1)	-	0.20%	-	-
	Purchase at ATM (late presentment) (1)	-	0.20%	-	-
Maestro Consumer Maestro Consumer Prepaid	Contactless Terminal	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Contactless	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Chip	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Chip - Late Presentment	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	PIN-verified	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Signature verified	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Secure e-commerce	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Mail Order /Telephone Order (2)	0.20%	0.20% (3)	0.20% (5)	0.20% (5)
	Purchase at ATM (1)	-	0.20%	-	-
	Purchase at ATM (late presentment) (1)	-	0.20%	-	-

(1) Available for MCC 4814, 4900, 6050, 6051

(2) Credit refund transactions only

(3) Interchange is capped with a maximum amount of BGN 0.10

(4) Interchange is capped with a maximum amount of BGN 0.18

(5) Interchange is capped with a maximum amount of BGN 0.40



Bulgaria - Domestic Interchange Fees

Valid From:
9-Apr-20

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/Bill Payments	Government	Delivery services	Petrol	Wholesale (2)
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard World Preferred	Contactless Terminal	1.40%	0.30%	BGN 0.40	1.40% (3)	0.30%	0.30%
	Contactless	1.60%	0.30%	BGN 0.40	1.60% (3)	0.30%	0.30%
	Chip	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Enhanced Electronic	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Merchant UCAF	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Full UCAF	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Base	1.70%	1.00%	BGN 0.40	1.70% (3)	1.70%	0.30%
	Purchase at ATM (1) Purchase at ATM (late presentment) (1)	- -	0.30% 1.00%	- -	- -	- -	- -
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Debit Mastercard for Business Debit Mastercard Corporate Prepaid	Contactless Terminal	1.20%	0.30%	BGN 0.40	1.20% (3)	0.30%	0.30%
	Contactless	1.40%	0.30%	BGN 0.40	1.40% (3)	0.30%	0.30%
	Chip	1.30%	0.30%	BGN 0.40	1.30% (3)	1.30%	0.30%
	Enhanced Electronic	1.30%	0.30%	BGN 0.40	1.30% (3)	1.30%	0.30%
	Merchant UCAF	1.30%	0.30%	BGN 0.40	1.30% (3)	1.30%	0.30%
	Full UCAF	1.30%	0.30%	BGN 0.40	1.30% (3)	1.30%	0.30%
	Base	1.50%	1.00%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Purchase at ATM (1) Purchase at ATM (late presentment) (1)	- -	0.30% 1.00%	- -	- -	- -	- -
Debit Mastercard for Business Premium	Contactless Terminal	1.40%	0.30%	BGN 0.40	1.40% (3)	0.30%	0.30%
	Contactless	1.60%	0.30%	BGN 0.40	1.60% (3)	0.30%	0.30%
	Chip	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Enhanced Electronic	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Merchant UCAF	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Full UCAF	1.50%	0.30%	BGN 0.40	1.50% (3)	1.50%	0.30%
	Base	1.70%	1.00%	BGN 0.40	1.70% (3)	1.70%	0.30%
	Purchase at ATM (1) Purchase at ATM (late presentment) (1)	- -	0.30% 1.00%	- -	- -	- -	- -

(1) Available for MCC 4814, 4900, 6050, 6051

(2) Requires pre-approval by Mastercard and use of a Mastercard Assigned ID

(3) Interchange is capped with a maximum amount of BGN 0.40



Bulgaria - Additional Information

Overview MCC Groups

Petrol	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated MCC 5172: Petroleum and Petroleum Products
Utilities/Bill Payment	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4816: Computer Network/Information Services MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant MCC 6300: Insurance Sales, Underwriting and Premiums
Tax Payment	MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8244: Schools, Business and Secretarial MCC 8249: Schools, Trade and Vocational MCC 8299: Schools and Educational Services - Not classified elsewhere MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Governments Services - not elsewhere classified MCC 9402: Postal Services - Government Only
Wholesale	MCC 5300: Wholesale Clubs
Delivery Services	MCC 4215—Courier Services—Air and Ground, Freight Forwarders

Note:

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