



Portugal - Domestic Interchange Fees

Valid From:
25-Mar-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payment and Government (2)	Transport (3) (4)	Vending (3) (4)
Mastercard Consumer Credit	Contactless	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Chip	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Enhanced Electronic	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Merchant UCAF	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Full UCAF	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Base	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Purchase at ATM (2)	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Purchase at ATM (late presentment) (2)	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer Debit Mastercard Consumer Prepaid	Contactless	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Chip	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Enhanced Electronic	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Merchant UCAF	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Full UCAF	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Base	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (late presentment) (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
Maestro Consumer Maestro Consumer Prepaid	Contactless	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Chip	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Secure e-commerce	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	PIN-verified	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Signature verified	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Mail Order /Telephone Order (1)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Chip - late presentment	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (late presentment) (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)

(1) Credit refund transactions only

(2) Valid only for MCCs 4814, 4816, 4899, 4900, 8062, 8211, 8220, 8241, 8244, 8249, 8299, 8675, 9211, 9222, 9311, 9399, 9402, 9405.

(3) Valid only for MCCs 4111, 4112, 4131, 5499, 7523

(4) Valid for transactions with an amount lower than 10 EUR



Portugal - Domestic Interchange Fees

Valid From:
25-Mar-20

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Large Merchants	
Mastercard Corporate Mastercard Fleetcard Mastercard Purchasing Card Mastercard World Preferred	Contactless	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 (1)(2)	1.40% + EUR 10.00	1.05% + EUR 5.00	
	Large Ticket Level 2 (1)(3)	1.35% + EUR 40.00	1.00% + EUR 20.00	
	Purchase at ATM (4)	1.75%	1.20%	
	Purchase at ATM (late presentment) (4)	1.95%	1.40%	
Mastercard Business	Contactless	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 (4)	1.50%	0.95%	
	Purchase at ATM (late presentment) (4)	1.70%	1.15%	
	Mastercard Corporate Debit Debit Mastercard for Business Premium	Contactless	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 (4)		1.15%	0.90%	
Purchase at ATM (late presentment) (4)		1.35%	1.10%	
Mastercard Business Debit Debit Mastercard Business		Contactless	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 (4)	0.90%	0.65%	
	Purchase at ATM (late presentment) (4)	1.10%	0.85%	
	Mastercard Corporate Prepaid	Contactless	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 (4)		1.35%	1.05%	
Purchase at ATM (late presentment) (4)		1.55%	1.25%	
Mastercard Business Prepaid Debit Mastercard Corporate Prepaid		Contactless	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 (4)	1.10%	0.80%	
	Purchase at ATM (late presentment) (4)	1.30%	1.00%	
	Maestro Small Business	Contactless	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 (5)		1.10%	0.85%	
Purchase at ATM (4)		0.90%	0.65%	
Purchase at ATM (late presentment) (4)		1.10%	0.85%	
Maestro Prepaid Commercial		Contactless	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 (5)	1.30%	1.00%	
	Purchase at ATM (4)	1.10%	0.80%	
	Purchase at ATM (late presentment) (4)	1.30%	1.00%	

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

(2) For transaction amounts more than EUR 3000

(3) For transaction amounts more than EUR 10000

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

(5) Credit fund transactions only