



Ukraine - Domestic Interchange Fees

Valid From:
1-Jan-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities	Government	Car & Real Estate Dealers (2)	Postal Services	Transport & Parking (3)
Mastercard Consumer Standard Mastercard Prepaid Consumer Mastercard Electronic	Chip	50,53	1.30%	0.70%	0.25% + UAH 1.20	1.40%	0.50%	0.50%
	Enhanced Electronic	84,88	1.30%	0.70%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Merchant UCAF	24	1.10%	0.70%	0.25% + UAH 1.20	1.10%	0.50%	0.50%
	Full UCAF	79	1.35%	0.70%	0.25% + UAH 1.20	1.35%	0.50%	0.50%
	Masterpass	PW	1.10%	0.50%	0.25% + UAH 1.20	1.10%	0.50%	0.50%
	Base	75,85	1.80%	0.70%	0.25% + UAH 1.20	1.80%	0.50%	0.50%
	Contactless Terminal	PT	1.30%	0.70%	0.25% + UAH 1.20	1.20%	0.50%	0.50%
	Contactless (1)	P2	1.30%	0.70%	0.25% + UAH 1.20	1.40%	0.50%	0.50%
	Contactless Card	PC	1.30%	0.70%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Purchase at ATM	AL	1.30%	0.70%	-	-	-	-
	Purchase at ATM - Late presentment	MT	1.30%	0.70%	-	-	-	-
Mastercard Gold	Chip	50,53	1.40%	0.70%	0.25% + UAH 1.20	1.55%	0.50%	0.50%
	Enhanced Electronic	84,88	1.40%	0.70%	0.25% + UAH 1.20	1.75%	0.50%	0.50%
	Merchant UCAF	24	1.10%	0.70%	0.25% + UAH 1.20	1.10%	0.50%	0.50%
	Full UCAF	79	1.35%	0.70%	0.25% + UAH 1.20	1.35%	0.50%	0.50%
	Masterpass	PW	1.10%	0.50%	0.25% + UAH 1.20	1.10%	0.50%	0.50%
	Base	75,85	1.95%	0.70%	0.25% + UAH 1.20	1.95%	0.50%	0.50%
	Contactless Terminal	PT	1.40%	0.70%	0.25% + UAH 1.20	1.35%	0.50%	0.50%
	Contactless (1)	P2	1.40%	0.70%	0.25% + UAH 1.20	1.55%	0.50%	0.50%
	Contactless Card	PC	1.40%	0.70%	0.25% + UAH 1.20	1.75%	0.50%	0.50%
	Purchase at ATM	AL	1.40%	0.70%	-	-	-	-
	Purchase at ATM - Late presentment	MT	1.40%	0.70%	-	-	-	-
Mastercard Platinum	Chip	50,53	1.80%	0.70%	0.25% + UAH 1.20	1.90%	0.50%	0.50%
	Enhanced Electronic	84,88	1.80%	0.70%	0.25% + UAH 1.20	2.10%	0.50%	0.50%
	Merchant UCAF	24	1.60%	0.70%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Full UCAF	79	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%	0.50%
	Masterpass	PW	1.60%	0.50%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Base	75,85	2.30%	0.70%	0.25% + UAH 1.20	2.30%	0.50%	0.50%
	Contactless Terminal	PT	1.80%	0.70%	0.25% + UAH 1.20	1.70%	0.50%	0.50%
	Contactless (1)	P2	1.80%	0.70%	0.25% + UAH 1.20	1.90%	0.50%	0.50%
	Contactless Card	PC	1.80%	0.70%	0.25% + UAH 1.20	2.10%	0.50%	0.50%
	Purchase at ATM	AL	1.80%	0.70%	-	-	-	-
	Purchase at ATM - Late presentment	MT	1.80%	0.70%	-	-	-	-
Mastercard World	Chip	50,53	1.80%	0.70%	0.85% + UAH 1.20	2.00%	0.50%	0.50%
	Enhanced Electronic	84,88	1.80%	0.70%	0.85% + UAH 1.20	2.15%	0.50%	0.50%
	Merchant UCAF	24	1.65%	0.70%	0.85% + UAH 1.20	1.65%	0.50%	0.50%
	Full UCAF	79	1.90%	0.70%	0.85% + UAH 1.20	1.90%	0.50%	0.50%
	Masterpass	PW	1.65%	0.50%	0.85% + UAH 1.20	1.65%	0.50%	0.50%
	Base	75,85	2.35%	0.70%	0.85% + UAH 1.20	2.35%	0.50%	0.50%
	Contactless Terminal	PT	1.80%	0.70%	0.85% + UAH 1.20	1.80%	0.50%	0.50%
	Contactless (1)	P2	1.80%	0.70%	0.85% + UAH 1.20	2.00%	0.50%	0.50%
	Contactless Card	PC	1.80%	0.70%	0.85% + UAH 1.20	2.20%	0.50%	0.50%
	Purchase at ATM	AL	1.80%	0.70%	-	-	-	-
	Purchase at ATM - Late presentment	MT	1.80%	0.70%	-	-	-	-
Mastercard World Elite Mastercard World Signia Mastercard World Black Edition	Chip	50,53	2.00%	0.70%	0.95% + UAH 1.20	2.10%	0.50%	0.50%
	Enhanced Electronic	84,88	2.00%	0.70%	0.95% + UAH 1.20	2.20%	0.50%	0.50%
	Merchant UCAF	24	1.70%	0.70%	0.95% + UAH 1.20	1.70%	0.50%	0.50%
	Full UCAF	79	1.95%	0.70%	0.95% + UAH 1.20	1.95%	0.50%	0.50%
	Masterpass	PW	1.70%	0.50%	0.95% + UAH 1.20	1.70%	0.50%	0.50%
	Base	75,85	2.40%	0.70%	0.95% + UAH 1.20	2.40%	0.50%	0.50%
	Contactless Terminal	PT	2.00%	0.70%	0.95% + UAH 1.20	1.90%	0.50%	0.50%
	Contactless (1)	P2	2.00%	0.70%	0.95% + UAH 1.20	2.10%	0.50%	0.50%
	Contactless Card	PC	2.00%	0.70%	0.95% + UAH 1.20	2.30%	0.50%	0.50%
	Purchase at ATM	AL	2.00%	0.70%	-	-	-	-
	Purchase at ATM - Late presentment	MT	2.00%	0.70%	-	-	-	-

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

(2) Max. UAH 500.00

(3) Min UAH 0.08

Payment Product	Fee Tier	IRD	General	Utilities	Government	Car & Real Estate	Postal Services	Transport & Parking (5)	
Debit Mastercard	Low Value Payment (2)	L5	0.40% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.40% + UAH	0.50%	0.50%	
	E-com Low Value Payment (6)	85	0.40% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.40% + UAH	0.50%	0.50%	
	Chip	50,53	1.30%	0.70%	0.25% + UAH 1.20	1.17% + UAH	0.50%	0.50%	
	Enhanced Electronic	84,88	1.30%	0.70%	0.25% + UAH 1.20	1.27% + UAH	0.50%	0.50%	
	Merchant UCAF	24	0.87% + UAH 0.50	0.70%	0.25% + UAH 1.20	0.87% + UAH	0.50%	0.50%	
	Full UCAF	79	1.12% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.12% + UAH	0.50%	0.50%	
	Masterpass	PW	0.87% + UAH 0.50	0.50%	0.25% + UAH 1.20	0.87% + UAH	0.50%	0.50%	
	Base	75	1.47% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.47% + UAH	0.50%	0.50%	
	Contactless Terminal	PT	1.30%	0.70%	0.25% + UAH 1.20	0.97% + UAH	0.50%	0.50%	
	Contactless (1)	P2	1.30%	0.70%	0.25% + UAH 1.20	1.17% + UAH	0.50%	0.50%	
	Contactless Card	PC	1.30%	0.70%	0.25% + UAH 1.20	1.37% + UAH	0.50%	0.50%	
	Purchase at ATM	AL	1.30%	0.70%	-	-	-	-	
	Purchase at ATM - Late presentment	MT	1.30%	0.70%	-	-	-	-	
	Debit Mastercard Gold	Low Value Payment (2)	L5	0.47% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.47% + UAH	0.50%	0.50%
E-com Low Value Payment (6)		85	0.47% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.47% + UAH	0.50%	0.50%	
Chip		50,53	1.40%	0.70%	0.25% + UAH 1.20	1.24% + UAH	0.50%	0.50%	
Enhanced Electronic		84,88	1.40%	0.70%	0.25% + UAH 1.20	1.34% + UAH	0.50%	0.50%	
Merchant UCAF		24	0.94% + UAH 0.50	0.70%	0.25% + UAH 1.20	0.94% + UAH	0.50%	0.50%	
Full UCAF		79	1.19% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.19% + UAH	0.50%	0.50%	
Masterpass		PW	0.94% + UAH 0.50	0.50%	0.25% + UAH 1.20	0.94% + UAH	0.50%	0.50%	
Base		75	1.54% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.54% + UAH	0.50%	0.50%	
Contactless Terminal		PT	1.40%	0.70%	0.25% + UAH 1.20	1.04% + UAH	0.50%	0.50%	
Contactless (1)		P2	1.40%	0.70%	0.25% + UAH 1.20	1.24% + UAH	0.50%	0.50%	
Contactless Card		PC	1.40%	0.70%	0.25% + UAH 1.20	1.44% + UAH	0.50%	0.50%	
Purchase at ATM		AL	1.40%	0.70%	-	-	-	-	
Purchase at ATM - Late presentment		MT	1.40%	0.70%	-	-	-	-	
Debit Mastercard Platinum		Low Value Payment (2)	L5	0.55% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.55% + UAH	0.50%	0.50%
	E-com Low Value Payment (6)	85	0.55% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.55% + UAH	0.50%	0.50%	
	Chip	50,53	1.80%	0.70%	0.25% + UAH 1.20	1.32% + UAH	0.50%	0.50%	
	Enhanced Electronic	84,88	1.80%	0.70%	0.25% + UAH 1.20	1.42% + UAH	0.50%	0.50%	
	Merchant UCAF	24	1.02% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.02% + UAH	0.50%	0.50%	
	Full UCAF	79	1.27% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.27% + UAH	0.50%	0.50%	
	Masterpass	PW	1.02% + UAH 0.50	0.50%	0.25% + UAH 1.20	1.02% + UAH	0.50%	0.50%	
	Base	75	1.62% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.62% + UAH	0.50%	0.50%	
	Contactless Terminal	PT	1.80%	0.70%	0.25% + UAH 1.20	1.12% + UAH	0.50%	0.50%	
	Contactless (1)	P2	1.80%	0.70%	0.25% + UAH 1.20	1.32% + UAH	0.50%	0.50%	
	Contactless Card	PC	1.80%	0.70%	0.25% + UAH 1.20	1.52% + UAH	0.50%	0.50%	
	Purchase at ATM	AL	1.80%	0.70%	-	-	-	-	
	Purchase at ATM - Late presentment	MT	1.80%	0.70%	-	-	-	-	
	Debit Mastercard World	Low Value Payment (2)	L5	-	-	-	-	-	-
Chip		50,53	1.80%	0.70%	0.55% + UAH 1.20	2.00%	0.50%	0.50%	
Enhanced Electronic		84,88	1.80%	0.70%	0.55% + UAH 1.20	2.15%	0.50%	0.50%	
Merchant UCAF		24	1.65%	0.70%	0.55% + UAH 1.20	1.65%	0.50%	0.50%	
Full UCAF		79	1.90%	0.70%	0.55% + UAH 1.20	1.90%	0.50%	0.50%	
Masterpass		PW	1.65%	0.50%	0.55% + UAH 1.20	1.65%	0.50%	0.50%	
Base		75	2.35%	0.70%	0.55% + UAH 1.20	2.35%	0.50%	0.50%	
Contactless Terminal		PT	1.80%	0.70%	0.55% + UAH 1.20	1.80%	0.50%	0.50%	
Contactless		P2	1.80%	0.70%	0.55% + UAH 1.20	2.00%	0.50%	0.50%	
Contactless Card		PC	1.80%	0.70%	0.55% + UAH 1.20	2.20%	0.50%	0.50%	
Purchase at ATM		AL	1.80%	0.70%	-	-	-	-	
Purchase at ATM - Late presentment		MT	1.80%	0.70%	-	-	-	-	
Debit Mastercard World elite		Low Value Payment (2)	L5	-	-	-	-	-	-
		Chip	50,53	2.00%	0.70%	0.55% + UAH 1.20	2.00%	0.50%	0.50%
	Enhanced Electronic	84,88	2.00%	0.70%	0.55% + UAH 1.20	2.15%	0.50%	0.50%	
	Merchant UCAF	24	1.65%	0.70%	0.55% + UAH 1.20	1.65%	0.50%	0.50%	
	Full UCAF	79	1.90%	0.70%	0.55% + UAH 1.20	1.90%	0.50%	0.50%	
	Masterpass	PW	1.65%	0.50%	0.55% + UAH 1.20	1.65%	0.50%	0.50%	
	Base	75	2.35%	0.70%	0.55% + UAH 1.20	2.35%	0.50%	0.50%	
	Contactless Terminal	PT	2.00%	0.70%	0.55% + UAH 1.20	1.80%	0.50%	0.50%	
	Contactless	P2	2.00%	0.70%	0.55% + UAH 1.20	2.00%	0.50%	0.50%	
	Contactless Card	PC	2.00%	0.70%	0.55% + UAH 1.20	2.20%	0.50%	0.50%	
	Purchase at ATM	AL	2.00%	0.70%	-	-	-	-	
	Purchase at ATM - Late presentment	MT	2.00%	0.70%	-	-	-	-	
	Maestro Maestro Prepaid	Low Value Payment (2)	N5	0.40% + UAH 0.30	0.70%	0.25% + UAH 1.20	0.40% + UAH	0.50%	0.50%
		Chip	45	1.10% + UAH 0.30	0.70%	0.25% + UAH 1.20	1.10% + UAH	0.50%	0.50%
Chip - Late Presentment		49	1.30% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.30% + UAH	0.50%	0.50%	
PIN-verified		46	1.20% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.20% + UAH	0.50%	0.50%	
Signature verified		47	1.30% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.30% + UAH	0.50%	0.50%	
Secure e-commerce		48	0.80% + UAH 0.50	0.70%	0.25% + UAH 1.20	0.80% + UAH	0.50%	0.50%	
Masterpass		PW	0.80% + UAH 0.50	0.50%	0.25% + UAH 1.20	0.80% + UAH	0.50%	0.50%	
Mail Order/Telephone Order (3)		MO	1.40% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.40% + UAH	0.50%	0.50%	
Contactless Terminal		PT	0.90% + UAH 0.50	0.70%	0.25% + UAH 1.20	0.90% + UAH	0.50%	0.50%	
Contactless (1)		P1	1.10% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.10% + UAH	0.50%	0.50%	
Contactless Card		PC	1.30% + UAH 0.50	0.70%	0.25% + UAH 1.20	1.30% + UAH	0.50%	0.50%	
Purchase at ATM		AL	1.10% + UAH 0.50	0.70%	-	-	-	-	
Purchase at ATM - Late presentment		MT	1.30% + UAH 0.50	0.70%	-	-	-	-	

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

(2) For F2F transaction amounts less than or equal to UAH 100.00

(3) Credit refund transactions only

(4) Max. UAH 500.00

(5) Min UAH 0.08

(6) For e-commerce transaction amounts less than or equal to UAH 100.00



Ukraine - Domestic Interchange Fees

Valid From:
1-Mar-18

Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities	Government	Car & Real Estate Dealers (2)	Postal Services	Transport & Parking (3)
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard Preferred/World Business Card	Chip	50,53	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%	0.50%
	Enhanced Electronic	84,88	2.20%	0.70%	0.95% + UAH 1.20	2.20%	0.50%	0.50%
	Merchant UCAF	24	1.70%	0.70%	0.95% + UAH 1.20	1.70%	0.50%	0.50%
	Full UCAF	79	1.95%	0.70%	0.95% + UAH 1.20	1.95%	0.50%	0.50%
	Masterpass	PW	1.70%	0.50%	0.95% + UAH 1.20	1.70%	0.50%	0.50%
	Base	75,85	2.40%	0.70%	0.95% + UAH 1.20	2.40%	0.50%	0.50%
	Contactless Terminal	PT	1.90%	0.70%	0.95% + UAH 1.20	1.90%	0.50%	0.50%
	Contactless (1)	P2	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%	0.50%
	Contactless Card	PC	2.30%	0.70%	0.95% + UAH 1.20	2.30%	0.50%	0.50%
	Purchase at ATM	AL	2.10%	0.70%	-	-	-	-
Purchase at ATM - Late presentment	MT	2.40%	0.70%	-	-	-	-	
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Mastercard Electronic BusinessCard	Chip	50,53	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%	0.50%
	Enhanced Electronic	84,88	2.10%	0.70%	0.25% + UAH 1.20	2.10%	0.50%	0.50%
	Merchant UCAF	24	1.60%	0.70%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Full UCAF	79	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%	0.50%
	Masterpass	PW	1.60%	0.50%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Base	75,85	2.30%	0.70%	0.25% + UAH 1.20	2.30%	0.50%	0.50%
	Contactless Terminal	PT	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%	0.50%
	Contactless (1)	P2	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%	0.50%
	Contactless Card	PC	2.25%	0.70%	0.25% + UAH 1.20	2.25%	0.50%	0.50%
	Purchase at ATM	AL	2.05%	0.70%	-	-	-	-
Purchase at ATM - Late presentment	MT	2.30%	0.70%	-	-	-	-	
Business Premium Debit	Chip	50,53	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%	0.50%
	Enhanced Electronic	84,88	2.20%	0.70%	0.95% + UAH 1.20	2.20%	0.50%	0.50%
	Merchant UCAF	24	1.70%	0.70%	0.95% + UAH 1.20	1.70%	0.50%	0.50%
	Full UCAF	79	1.95%	0.70%	0.95% + UAH 1.20	1.95%	0.50%	0.50%
	Masterpass	PW	1.70%	0.50%	0.95% + UAH 1.20	1.70%	0.50%	0.50%
	Base	75	2.40%	0.70%	0.95% + UAH 1.20	2.40%	0.50%	0.50%
	Contactless Terminal	PT	1.90%	0.70%	0.95% + UAH 1.20	1.90%	0.50%	0.50%
	Contactless (1)	P2	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%	0.50%
	Contactless Card	PC	2.30%	0.70%	0.95% + UAH 1.20	2.30%	0.50%	0.50%
	Purchase at ATM	AL	2.10%	0.70%	-	-	-	-
Purchase at ATM - Late presentment	MT	2.40%	0.70%	-	-	-	-	
Debit Mastercard for Business	Chip	50,53	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%	0.50%
	Enhanced Electronic	84,88	2.10%	0.70%	0.25% + UAH 1.20	2.10%	0.50%	0.50%
	Merchant UCAF	24	1.60%	0.70%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Full UCAF	79	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%	0.50%
	Masterpass	PW	1.60%	0.50%	0.25% + UAH 1.20	1.60%	0.50%	0.50%
	Base	75	2.30%	0.70%	0.25% + UAH 1.20	2.30%	0.50%	0.50%
	Contactless Terminal	PT	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%	0.50%
	Contactless (1)	P2	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%	0.50%
	Contactless Card	PC	2.25%	0.70%	0.25% + UAH 1.20	2.25%	0.50%	0.50%
	Purchase at ATM	AL	2.05%	0.70%	-	-	-	-
Purchase at ATM - Late presentment	MT	2.30%	0.70%	-	-	-	-	

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

(2) Max. UAH 500.00

(3) Min UAH 0.08



Ukraine - Additional Information

Overview MCC Groups

Utilities	MCC 4900: Utilities
Government	MCC 9311: Tax Payment MCC 9211 - Court Costs including Alimony and Child Support MCC 9222—Fines MCC 9223—Bail and Bond Payments MCC 9399—Government Services—not elsewhere classified
Car and Real Estate Dealers	MCC 5511: Auto & Truck DLRS- Sales, SVC, REPRS, PRTS, & Leasing MCC 5521: Automobile and Truck Dealers—(Used Only)—Sales MCC 5561: Camper Dealers, Recreational and Utility Trailers MCC 5571: Motorcycle Shops and Dealers MCC 6513: Real Estate Agents and Managers—Rentals
Postal Services	MCC 9402 : Postal Services—Government Only
Transport	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries
Parking	MCC 7523: Automobile Parking Lots and Garages

Note:

- A maximum amount of UAH 1.20 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)