



# Belgium - Domestic Interchange Fees

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Groceries Store and Supermarkets
Mastercard Consumer Credit	Contactless (1)	0.30%	-
	Chip & PIN	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 Debit Mastercard Consumer	Contactless (1)	0.20% (Max EUR 0.056) (4)	0.20% (Max EUR 0.05)
	Chip & PIN	0.20% (Max EUR 0.056) (4)	0.20% (Max EUR 0.05)
	Enhanced Electronic	0.20% (Max EUR 0.056) (4)	0.20% (Max EUR 0.05)
	Merchant UCAF	0.20% (Max EUR 0.056) (4)	0.20% (Max EUR 0.05)
	Full UCAF	0.20% (Max EUR 0.056) (4)	0.20% (Max EUR 0.05)
	Base	0.20% (Max EUR 0.056) (4)	0.20% (Max EUR 0.05)
	Purchase at ATM	0.20% (Max EUR 0.056) (4)	-
	Purchase at ATM (late presentment)	0.20% (Max EUR 0.056) (4)	-
Maestro Consumer Maestro Consumer Prepaid	Low Value Payments (2)	0.20% (Max EUR 0.05)	-
	Contactless (1)	0.20% (Max EUR 0.05)	-
	Chip & PIN	0.20% (Max EUR 0.05)	-
	Secure e-commerce	0.20% (Max EUR 0.05)	-
	Mail Order /Telephone Order (3)	0.20% (Max EUR 0.05)	-
	Base	0.20% (Max EUR 0.05)	-
	Purchase at ATM	0.20% (Max EUR 0.05)	-
	Purchase at ATM (late presentment)	0.20% (Max EUR 0.05)	-

(1) For transactions less than or equal to €25

(2) For transaction amounts less than or equal to €10

(3) Credit refund transactions only

(4) A compensation mechanism is put in place to ensure that Mastercard Consumer Debit transactions attract the minimum interchange of either 0.20% or 0.056 EUR.



# Belgium - Domestic Interchange Fees

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card	Contactless (1)	0.80%	
	Chip & PIN	1.50%	
	Enhanced Electronic	1.60%	
	Merchant UCAF	1.60%	
	Full UCAF	1.75%	
	Base	1.90%	
	Large Ticket Level 1 (2)(3)	1.00%	+ EUR 20.00
	Large Ticket Level 2 (2)(4)	0.75%	+ EUR 45.00
	Incentive (5)	-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 & PIN	1.25%	
	Enhanced Electronic	1.35%	
	Merchant UCAF	1.35%	
	Full UCAF	1.50%	
	Base	1.65%	
	Incentive (5)	-0.30%	
	Purchase at ATM	1.25%	
	Purchase at ATM (late presentment)	1.65%	
Debit Mastercard for Premium Business	Contactless (1)	0.80%	
	Chip & PIN	1.50%	
	Enhanced Electronic	1.60%	
	Merchant UCAF	1.60%	
	Full UCAF	1.75%	
	Base	1.90%	
	Purchase at ATM	1.50%	
		Purchase at ATM (late presentment)	1.90%
Debit Mastercard for Business	Contactless (1)	0.80%	
	Chip & PIN	1.25%	
	Enhanced Electronic	1.35%	
	Merchant UCAF	1.35%	
	Full UCAF	1.50%	
	Base	1.65%	
	Purchase at ATM	1.25%	
		Purchase at ATM (late presentment)	1.65%
Maestro Small Business	Contactless (1)	0.80%	
	Chip & PIN	1.25%	
	Secure e- commerce	1.50%	
	Mail Order/Telephone Order (6)	1.50%	
	Base	1.65%	
	Purchase at ATM	1.25%	
		Purchase at ATM (late presentment)	1.65%

(1) For transaction amounts less than or equal to EUR 25

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

(3) For transaction amounts more than EUR 3 000

(4) For transaction amounts more than EUR 10 000

(5) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2 or to Contactless transactions

(6) Credit refund transactions only



# Belgium - Additional Information

## Overview MCC Group

Supermarkets

MCC 5411: Groceries Store and Supermarkets

### Note:

Extended Decimal Precision functionality will be applied to all cleared Belgium 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 (processing code 20)