



# Germany - Domestic Interchange Fees

Valid From:  
9-Dec-15

## 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%
	MasterPass Wallet	0.30%
	Base	0.30%
	Purchase at ATM (2)	0.30%
Mastercard Consumer Debit Mastercard Consumer Prepaid	Purchase at ATM (late presentment) (2)	0.30%
	Contactless (1)	0.20%
	Chip	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	MasterPass Wallet	0.20%
	Base	0.20%
Maestro Consumer Maestro Consumer Prepaid	Purchase at ATM (2)	0.20%
	Purchase at ATM (late presentment) (2)	0.20%
	Contactless (1)	0.20%
	Chip&PIN	0.20%
	Secure e-commerce	0.20%
	Mail Order /Telephone Order (3)	0.20%
	Base	0.20%
	Petrol (MCC 5541 & 5542) (4)	0.20%
Debit Mastercard Consumer	Purchase at ATM (2)	0.20%
	Purchase at ATM (late presentment) (2)	0.20%
	Contactless (1)	0.20%
	Secured	0.20%
	Enhanced Electronic	0.20%
	Base	0.20%

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

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

(3) Credit refunds transactions only

(4) For transactions under €50 only



# Germany - Domestic Interchange Fees

Valid From:  
9-Dec-15

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Airlines	Petrol Stations	Touristic	Grocery Stores	Household	Drugstores	Equipment, Furniture
Mastercard Corporate	Contactless (1)	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
Mastercard Business	Chip	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
Mastercard FleetCard	Merchant UCAF	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
Mastercard Purchasing Card	Full UCAF	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
Mastercard Prepaid Commercial	MasterPass Wallet	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
Mastercard Professional Card	Base	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
Mastercard Preferred/World Business Card	Purchase at ATM (2)	1.88%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (2)	2.05%	-	-	-	-	-	-	-
Debit Mastercard for Business	Contactless (1)	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Secured	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Electronic	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Base	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Purchase at ATM (2)	1.88%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (2)	2.05%	-	-	-	-	-	-	-

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

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



# Germany - Domestic ATM & MCA Service Fees

Valid From:  
1-Jan-19

## Mastercard ATM Service Fees

Payment Product	Fee Tier	General
Mastercard	Combined Chip EMV & MagStripe ATM*	EUR 2.00
	Full Chip EMV ATM*	EUR 2.00
	MagStripe Only ATM*	EUR 2.00

\* Late Presentment: EUR -8.00

## Maestro & Cirrus ATM Service Fees

Payment Product	Fee Tier	General
Maestro	Combined Chip EMV & MagStripe ATM*	EUR 1.70
Cirrus	Full Chip EMV ATM*	EUR 1.70
	MagStripe Only ATM*	EUR 1.70

\* Late Presentment: EUR -8.00

## Debit Mastercard ATM Service Fees

Payment Product	Fee Tier	General
Debit Mastercard	Combined Chip EMV & MagStripe ATM*	EUR 1.10
	Full Chip EMV ATM*	EUR 1.10
	MagStripe Only ATM*	EUR 1.10

\* Late Presentment: EUR -8.00

## Maestro & Cirrus MCA Service Fees

Payment Product	Fee Tier	General
Maestro	Combined Chip EMV & MagStripe in-branch Terminal	EUR 1.70
Cirrus	Full Chip EMV in-branch Terminal	EUR 1.70
	MagStripe Only in-branch Terminal	EUR 1.70

## Debit Mastercard MCA Service Fees

Payment Product	Fee Tier	General
Debit Mastercard	Unnamed	EUR 1.10

## Purchase with Cash Back

Payment Product	Fee Tier	General
Mastercard	Cash back part of the PWCB transaction	0.00%
Debit Mastercard	Cash back part of the PWCB transaction	0.20%

## Mastercard & Debit Mastercard Payment Transaction

Payment Product	Fee Tier	General
Mastercard	N/A	EUR 0.65
Debit Mastercard	N/A	EUR 0.65

## Mastercard & Debit Mastercard Initiated Rewards Transaction

Payment Product	Fee Tier	General
Mastercard	Mastercard-Initiated Rewards	0.00%
Debit Mastercard	Rewards	0.00%



# Germany - Additional information

## Overview MCC Groups

Airlines	MCC 3000 - 3350 MCC 4511: Air Carriers, Airlines - notelsewhere classified
Petrol Stations	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Touristic	MCC 4111: Transportation (incl. Ferries) MCC 4112: Passenger Railways MCC 4411: Cruise Lines MCC 4722: Travel Agency & Tour Operators
Grocery stores	MCC 5411: Grocery Stores, Supermarkets
Household	MCC 5722: Household Appliances MCC 5732: Electronic Sales MCC 5734: Computer and Software Stores
Drugstores	MCC 5912: Drug stores, pharmacies
Equipment Furniture	MCC 5712: Equipment, Furniture and Home Furnishing

Note: Extended Decimal Precision functionality will be applied to all cleared Germany domestic transactions

For any German Maestro domestic PWCB transactions, the standard Maestro POS interchange fees will apply on the total amount of the transaction, that is purchase and cash amounts

A maximum amount of EUR 0.05 is applicable to refund transactions (processing code 20)