



## Iceland - Domestic Interchange Fees

### Consumer Card Interchange Fees

Payment Product	Fee Tier	General
MasterCard Consumer Credit MasterCard Electronic Consumer MasterCard World Credit MasterCard World Elite	Contactless Terminal (1)	0.60%
	Contactless Terminal High Value (2)	0.60%
	Contactless (1)	0.60%
	Contactless High Value (2)	0.60%
	Contactless Card (1)	0.60%
	Contactless Card High Value (2)	0.60%
	Chip Terminal	0.60%
	Chip Full	0.60%
	Enhanced Electronic	0.60%
	Merchant UCAF	0.60%
	Full UCAF	0.60%
	Base	0.60%
	Purchase at ATM	0.60%
	Purchase at ATM - Late presentment	0.60%
MasterCard Consumer Debit MasterCard Consumer Prepaid	Contactless Terminal (1)	0.20%
	Contactless Terminal High Value (2)	0.20%
	Contactless (1)	0.20%
	Contactless High Value (2)	0.20%
	Contactless Card (1)	0.20%
	Contactless Card High Value (2)	0.20%
	Chip Terminal	0.20%
	Chip Full	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	Base	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM - Late presentment	0.20%
Debit MasterCard Consumer Debit MasterCard World Debit MasterCard World Elite	Contactless Terminal (1)	0.20%
	Contactless Terminal High Value (2)	0.20%
	Contactless (1)	0.20%
	Contactless High Value (2)	0.20%
	Contactless Card (1)	0.20%
	Contactless Card High Value (2)	0.20%
	Chip Terminal	0.20%
	Chip Full	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	Base	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM - Late presentment	0.20%
Maestro Consumer Maestro Consumer Prepaid	Contactless Terminal (1)	0.20%
	Contactless Terminal High Value (2)	0.20%
	Contactless (1)	0.20%
	Contactless High Value (2)	0.20%
	Contactless Card (1)	0.20%
	Contactless Card High Value (2)	0.20%
	Chip Terminal	0.20%
	Chip Full	0.20%
	Chip - Late Presentment	0.20%
	Signature verified	0.20%
	Secure e-commerce	0.20%
	Mail Order/Telephone Order (3)	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM - Late presentment	0.20%

(1) For transaction amounts less than or equal to ISK 3,750

(2) For transaction amounts more than ISK 3,750

(3) Credit refund transactions only



## Iceland - Domestic Interchange Fees

### Commercial Card Interchange Fees

Payment Product	Fee Tier	General	
MasterCard Corporate MasterCard FleetCard MasterCard Purchasing Card	Contactless (1)	0.80%	
	Chip	1.50%	
	Enhanced Electronic	1.60%	
	Merchant UCAF	1.60%	
	Full UCAF	1.75%	
	Base	1.90%	
	Large Ticket Level 1 (2)	1.00% + ISK 3,000	
	Large Ticket Level 2 (3)	0.75% + ISK 6,750	
	Incentive (4)	-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	1.25%	
	Enhanced Electronic	1.35%	
	Merchant UCAF	1.35%	
	Full UCAF	1.50%	
	Base	1.65%	
	Incentive (4)	-0.30%	
	Purchase at ATM	1.25%	
		Purchase at ATM - Late presentment	1.65%
	Debit MasterCard Business	Contactless (1)	0.80%
Chip		1.25%	
Enhanced Electronic		1.35%	
Merchant UCAF		1.35%	
Full UCAF		1.50%	
Base		1.65%	
Incentive (4)		-0.30%	
Purchase at ATM		1.25%	
		Purchase at ATM - Late presentment	1.65%

(1) For transaction amounts less than or equal to ISK 3,750

(2) Applicable to transactions over ISK 450,000

(3) Applicable to transactions over ISK 1,500,000

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



## Iceland - Additional Information

### Overview MCC Groups

Note: Extended Decimal Precision functionality will be applied to all cleared Iceland domestic transactions  
Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900  
A maximum amount of ISK 7.50 is applicable to refund transactions (processing code 20)