



# Norway - Domestic Interchange Fees

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Supermarkets
Mastercard Consumer Credit	Contactless (1)	0.30%	0.30%
	Chip	0.30%	0.30%
	Enhanced Electronic	0.30%	0.30%
	Merchant UCAF	0.30%	0.30%
	Full UCAF	0.30%	0.30%
	Base	0.30%	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%	0.20%
	Chip	0.20%	0.20%
	Enhanced Electronic	0.20%	0.20%
	Merchant UCAF	0.20%	0.20%
	Full UCAF	0.20%	0.20%
	Base	0.20%	0.20%
	Purchase at ATM	0.20%	0.20%
	Purchase at ATM (late presentment)	0.20%	0.20%
Maestro Consumer Maestro Consumer Prepaid	Contactless (1)	0.20%	0.20%
	Chip	0.20%	0.20%
	Chip - Late Presentment	0.20%	0.20%
	PIN-verified	0.20%	0.20%
	Signature verified	0.20%	0.20%
	Secure e-commerce	0.20%	0.20%
	Mail Order/Telephone Order (2)	0.20%	0.20%
	Purchase at ATM	0.20%	-
	Purchase at ATM (late presentment)	0.20%	-
Mastercard European Regulated Individual Pay	Contactless (1)	1.05%	0.50%
	Chip	1.05%	0.50%
	Enhanced Electronic	1.15%	0.55%
	Merchant UCAF	1.15%	0.55%
	Full UCAF	1.25%	0.60%
	Base	1.45%	0.70%
	Purchase at ATM	1.05%	-
	Purchase at ATM (late presentment)	1.45%	-

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

(2) Credit refunds transactions only



# Norway - Domestic Interchange Fees

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Supermarkets
MasterCard Corporate	Contactless (1)	1.05%	0.50%
	Chip	1.50%	0.75%
	Enhanced Electronic	1.60%	0.80%
	Merchant UCAF	1.60%	0.80%
	Full UCAF	1.75%	0.85%
	Base	1.90%	0.95%
	Purchase at ATM	1.50%	-
	Purchase at ATM (late presentment)	1.90%	-
MasterCard Business MasterCard Prepaid Commercial MasterCard Professional Card Debit MasterCard Business	Contactless (1)	1.05%	0.50%
	Chip	1.40%	0.70%
	Enhanced Electronic	1.50%	0.75%
	Merchant UCAF	1.50%	0.75%
	Full UCAF	1.60%	0.80%
	Base	1.80%	0.90%
	Purchase at ATM	1.40%	-
	Purchase at ATM (late presentment)	1.80%	-
MasterCard FleetCard MasterCard Purchasing Card	Contactless (1)	1.05%	0.50%
	Chip	1.50%	0.75%
	Enhanced Electronic	1.60%	0.80%
	Merchant UCAF	1.60%	0.80%
	Full UCAF	1.75%	0.85%
	Base	1.90%	0.95%
	Large Ticket Level 1 (2)	1.00% + EUR 20.00	-
	Large Ticket Level 2 (3)	0.75% + EUR 40.00	-
	Incentive (5)	-0.30%	-0.30%
	Purchase at ATM	1.50%	-
Purchase at ATM (late presentment)	1.90%	-	
Maestro Small Business	Contactless (1)	1.05%	0.50%
	Chip	1.40%	0.70%
	Chip - Late Presentment	1.80%	0.90%
	PIN-verified	1.40%	0.70%
	Signature verified	1.50%	0.75%
	Secure e-commerce	1.50%	0.75%
	Mail Order/Telephone Order (4)	1.50%	0.75%
	Purchase at ATM	1.40%	-
	Purchase at ATM (late presentment)	1.80%	-

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

(2) For transaction amounts more than EUR 3000

(3) For transaction amounts more than EUR 10000

(4) Credit refunds transactions only

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



# Norway - Additional Information

## Overview MCC Groups

Supermarkets

MCC 5411: Grocery stores, Supermarkets

MCC 5422: Freezer, Locker Meat Provisioners

MCC 5499: Miscellaneous Food stores - Convenience Stores, Markets,  
Specialty Stores, and Vending Machines

Note: Extended Decimal Precision functionality will be applied to all cleared Norway domestic transactions  
Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900  
A maximum amount of NOK 0.40 is applicable to refund transactions (processing code 20)