



# Poland - Domestic Interchange Fees

Valid From:  
01-Feb-17

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill payments/ Transportation/ Government	Delivery Services	Public Sector
Mastercard Consumer Credit	Micro-Payments (1)	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Low Value Payments (2)	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Terminal	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Full Chip	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Card only	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Enhanced Electronic	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Merchant UCAF	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Full UCAF	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Base	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Mobile Payment - Acquirer Domain	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Mobile Payment - Issuer Domain	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Purchase at ATM (3)	0.30% (Max PLN 0.25)	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Purchase at ATM (late presentment) (3)		0.30%	0.30%	N/A
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Micro-Payments (1)	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Low Value Payments (2)	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Terminal	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Full Chip	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Card only	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Enhanced Electronic	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Merchant UCAF	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Full UCAF	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Base	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Mobile Payment - Acquirer Domain	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Mobile Payment - Issuer Domain	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Purchase at ATM (3)	0.20% (Max PLN 0.18)	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Purchase at ATM (late presentment) (3)		0.20%	0.20%	N/A
Maestro Consumer	Micro-Payments (1)	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Low Value Payments (2)	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip - Terminal Only	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Full Chip	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip - Card only	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip - Late Presentment	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	PIN-verified	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Signature verified	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Secure e-commerce	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Mail Order/Telephone Order (4)	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Mobile Payment - Acquirer Domain	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Mobile Payment - Issuer Domain	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Purchase at ATM (3)	0.20% (Max PLN 0.18)	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Purchase at ATM (late presentment) (3)		0.20%	0.20%	N/A

(1) Only valid for transactions under or equal to PLN 20

(2) Only valid for transactions greater than PLN 20 and less than or equal to PLN 40

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

(4) Credit refund transactions only



# Poland - Domestic Interchange Fees

Valid From:  
01-Feb-17

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Bill payments/ Transportation/ Government	Delivery Services	Public Sector
Mastercard Commercial Credit Mastercard Preferred/World Business Card	Chip Terminal	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Full Chip	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Card only	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Enhanced Electronic	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Merchant UCAF	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Full UCAF	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Base	0.30%	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Purchase at ATM (1)	0.30% (Max PLN 0.25)	0.30% (Max PLN 0.25)	0.30% (Max PLN 2.00)	N/A
	Purchase at ATM (late presentment) (1)	0.30%	0.30%	0.30%	N/A
Mastercard Commercial Debit Mastercard Commercial Prepaid	Chip Terminal	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Full Chip	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Chip Card only	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Enhanced Electronic	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Merchant UCAF	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Full UCAF	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Base	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	0.01% (Max PLN 0.01)
	Purchase at ATM (1)	0.20% (Max PLN 0.18)	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)	N/A
	Purchase at ATM (late presentment) (1)	0.20%	0.20%	0.20%	N/A

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



# Poland - Domestic ATM, MCA & PWCB Service Fees

## MoneySend Funding Transaction

### Mastercard, Maestro & Cirrus ATM Service Fees

Payment Product	Fee Tier	General
Mastercard	Combined chip EMV & MagStripe ATM*	PLN 1.30
Maestro	Full Chip EMV ATM*	PLN 1.30
Cirrus	MagStripe Only ATM*	PLN 1.30

\* Late Presentment: PLN -34.695

### Debit Mastercard ATM Service Fees

Payment Product	Fee Tier	General
Debit Mastercard	Combined chip EMV & MagStripe ATM*	PLN 1.20
	Full Chip EMV ATM*	PLN 1.20
	MagStripe Only ATM*	PLN 1.20

\* Late Presentment: PLN -34.695

### Mastercard, Debit Mastercard MCA Service Fees

Payment Product	Fee Tier	General
Mastercard	Unnamed	PLN 4.50
Debit Mastercard		

### Maestro & Cirrus MCA Service Fees

Payment Product	Fee Tier	General
Maestro	Combined chip EMV & MagStripe in-branch terminal	PLN 3.50
Cirrus	Full Chip EMV in-branch Terminal	PLN 3.50
	MagStripe Only in-branch Terminal	PLN 3.50

### MoneySend Funding Transaction

Valid From:  
5-Feb-19

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Money Send	0.30%
Mastercard Consumer Debit	Money Send	0.20%
Mastercard Consumer Prepaid		
Debit Mastercard Consumer		
Maestro Consumer		

### MoneySend Payment Transaction

Payment Product	Fee Tier	General	Cash2Card*	Cash2ATM*
Mastercard	Money Send	PLN 0.00	0.12% + PLN 0.80	0.35%
Maestro				
Debit Mastercard				

\*Requires use of Mastercard Assigned ID

### Purchase with Cash Back

Payment Product	Fee Tier	General
Mastercard	Cash back part of the PWCB transaction	PLN 1.10
Maestro		
Debit Mastercard	Cash back part of the PWCB transaction	PLN 1.00



# Poland - Additional Information

## Overview MCC Groups

Transportation <sup>1</sup> :	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries
Bill Payments <sup>1</sup> :	MCC 4814: Telecom Services MCC 4816: Computer Network/Information Services MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant
Government <sup>1</sup> :	MCC 4829: Money Transfer MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Government Services—not elsewhere classified
Delivery Services <sup>1</sup> :	MCC 4215: Courier Svc - Air + Ground Freight Forwarders MCC 4829: Money Transfer MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant
Public Sector <sup>1</sup> :	MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Government Services—not elsewhere classified

<sup>1</sup> Requires pre-approval by Mastercard and use of Mastercard Assigned ID

Note: Extended Decimal Precision functionality will be applied to all cleared Poland domestic transactions  
MoneySend Funding Transaction only available for MCC 6538 and MoneySend Payment Transaction only available for MCC 6536, 6537  
A maximum amount of PLN 0.20 is applicable to refund transactions (processing code 20)