



Bulgaria - Domestic Interchange Fees

Valid From:
1-Apr-17

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/Bill Payments	Government	Delivery services
Mastercard Consumer Credit	Contactless Terminal	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Contactless (1)	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Chip	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Enhanced Electronic	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Merchant UCAF	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Full UCAF	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Base	0.30%	0.30% (Max BGN 0.18)	0.30% (Max BGN 0.40)	0.30% (Max BGN 0.40)
	Purchase at ATM (2)	-	0.30%	-	-
	Purchase at ATM (late presentment) (2)	-	0.30%	-	-
Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid	Contactless Terminal	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Contactless (1)	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Chip	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Enhanced Electronic	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Merchant UCAF	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Full UCAF	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Base	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Purchase at ATM (2)	-	0.20%	-	-
	Purchase at ATM (late presentment) (2)	-	0.20%	-	-
Maestro Consumer Maestro Consumer Prepaid	Contactless Terminal	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Contactless (1)	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Chip	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Chip - Late Presentment	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	PIN-verified	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Signature verified	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Secure e-commerce	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Mail Order /Telephone Order (3)	0.20%	0.20% (Max BGN 0.10)	0.20% (Max BGN 0.40)	0.20% (Max BGN 0.40)
	Purchase at ATM (2)	-	0.20%	-	-
	Purchase at ATM (late presentment) (2)	-	0.20%	-	-

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

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

(3) Credit refund transactions only



Bulgaria - Domestic Interchange Fees

Valid From:
20-Jan-19

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Utilities/Bill Payments	Wholesale (3)	Government	Delivery services
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard Preferred/World Business Card	Contactless Terminal	1.40%	0.30%	0.30%	0.30%	BGN 0.40	1.40% (max BGN 0.40)
	Contactless (1)	1.60%	0.30%	0.30%	0.30%	BGN 0.40	1.60% (max BGN 0.40)
	Chip	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Enhanced Electronic	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Merchant UCAF	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Full UCAF	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Base	1.70%	1.70%	1.00%	0.30%	BGN 0.40	1.70% (max BGN 0.40)
	Purchase at ATM (2)	-	-	0.30%	-	-	-
Purchase at ATM (late presentment) (2)	-	-	1.00%	-	-	-	
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Debit Mastercard for Business	Contactless Terminal	1.20%	0.30%	0.30%	0.30%	BGN 0.40	1.20% (max BGN 0.40)
	Contactless (1)	1.40%	0.30%	0.30%	0.30%	BGN 0.40	1.40% (max BGN 0.40)
	Chip	1.30%	1.30%	0.30%	0.30%	BGN 0.40	1.30% (max BGN 0.40)
	Enhanced Electronic	1.30%	1.30%	0.30%	0.30%	BGN 0.40	1.30% (max BGN 0.40)
	Merchant UCAF	1.30%	1.30%	0.30%	0.30%	BGN 0.40	1.30% (max BGN 0.40)
	Full UCAF	1.30%	1.30%	0.30%	0.30%	BGN 0.40	1.30% (max BGN 0.40)
	Base	1.50%	1.50%	1.00%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Purchase at ATM (2)	-	-	0.30%	-	-	-
Purchase at ATM (late presentment) (2)	-	-	1.00%	-	-	-	
Business Premium Debit	Contactless Terminal	1.40%	0.30%	0.30%	0.30%	BGN 0.40	1.40% (max BGN 0.40)
	Contactless (1)	1.60%	0.30%	0.30%	0.30%	BGN 0.40	1.60% (max BGN 0.40)
	Chip	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Enhanced Electronic	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Merchant UCAF	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Full UCAF	1.50%	1.50%	0.30%	0.30%	BGN 0.40	1.50% (max BGN 0.40)
	Base	1.70%	1.70%	1.00%	0.30%	BGN 0.40	1.70% (max BGN 0.40)
	Purchase at ATM (2)	-	-	0.30%	-	-	-
Purchase at ATM (late presentment) (2)	-	-	1.00%	-	-	-	

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

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

(3) Requires pre-approval by Mastercard and use of a Mastercard Assigned ID



Bulgaria - Additional Information

Overview MCC Groups

Petrol	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated MCC 5172: Petroleum and Petroleum Products
Utilities/Bill Payment	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone 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 MCC 6300: Insurance Sales, Underwriting and Premiums
Tax Payment	MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8244: Schools, Business and Secretarial MCC 8249: Schools, Trade and Vocational MCC 8299: Schools and Educational Services - Not classified elsewhere MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Governments Services - not elsewhere classified MCC 9402: Postal Services - Government Only
Wholesale	MCC 5300: Wholesale Clubs
Delivery Services	MCC 4215—Courier Services—Air and Ground, Freight Forwarders

Note: Extended Decimal Precision functionality will be applied to all cleared Bulgaria domestic transactions
MoneySend Funding Transaction only available for MCC 6538 and MoneySend Payment Transaction only available for MCC 6536, 6537
A maximum amount of BNG 0.10 is applicable to refund transactions (processing code 20)