



# Croatia - Domestic Interchange Fees

Valid From:  
9-Dec-15

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payments
Mastercard Consumer Credit	Contactless Terminal (1)	0.30%	0.30% (Max HRK 0.40)
	Contactless Terminal High Value (2)	0.30%	0.30% (Max HRK 0.40)
	Contactless (1)	0.30%	0.30% (Max HRK 0.40)
	Contactless High Value (2)	0.30%	0.30% (Max HRK 0.40)
	Contactless Card (1)	0.30%	0.30% (Max HRK 0.40)
	Contactless Card High Value (2)	0.30%	0.30% (Max HRK 0.40)
	Chip	0.30%	0.30% (Max HRK 0.40)
	Enhanced Electronic	0.30%	0.30% (Max HRK 0.40)
	Merchant UCAF	0.30%	0.30% (Max HRK 0.40)
	Full UCAF	0.30%	0.30% (Max HRK 0.40)
	Base	0.30%	0.30% (Max HRK 0.40)
	Mobile Payment - Acquirer Domain	0.30%	0.30% (Max HRK 0.40)
	Purchase at ATM (4)	0.30%	-
	Purchase at ATM (late presentment) (4)	0.30%	-
Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid	Contactless Terminal (1)	0.20%	0.20% (Max HRK 0.40)
	Contactless Terminal High Value (2)	0.20%	0.20% (Max HRK 0.40)
	Contactless (1)	0.20%	0.20% (Max HRK 0.40)
	Contactless High Value (2)	0.20%	0.20% (Max HRK 0.40)
	Contactless Card (1)	0.20%	0.20% (Max HRK 0.40)
	Contactless Card High Value (2)	0.20%	0.20% (Max HRK 0.40)
	Chip	0.20%	0.20% (Max HRK 0.40)
	Enhanced Electronic	0.20%	0.20% (Max HRK 0.40)
	Merchant UCAF	0.20%	0.20% (Max HRK 0.40)
	Full UCAF	0.20%	0.20% (Max HRK 0.40)
	Base	0.20%	0.20% (Max HRK 0.40)
	Mobile Payment - Acquirer Domain	0.20%	0.20% (Max HRK 0.40)
	Purchase at ATM (4)	0.20%	-
	Purchase at ATM (late presentment) (4)	0.20%	-
Maestro Consumer Maestro Consumer Prepaid	Contactless Terminal (1)	0.20%	0.20% (Max HRK 0.40)
	Contactless Terminal High Value (2)	0.20%	0.20% (Max HRK 0.40)
	Contactless (1)	0.20%	0.20% (Max HRK 0.40)
	Contactless High Value (2)	0.20%	0.20% (Max HRK 0.40)
	Contactless Card (1)	0.20%	0.20% (Max HRK 0.40)
	Contactless Card High Value (2)	0.20%	0.20% (Max HRK 0.40)
	Chip	0.20%	0.20% (Max HRK 0.40)
	Chip - Late Presentment	0.20%	0.20% (Max HRK 0.40)
	PIN-verified	0.20%	0.20% (Max HRK 0.40)
	Signature verified	0.20%	0.20% (Max HRK 0.40)
	Secure e-commerce	0.20%	0.20% (Max HRK 0.40)
	Mail Order /Telephone Order (3)	0.20%	0.20% (Max HRK 0.40)
	Mobile Payment - Acquirer Domain	0.20%	0.20% (Max HRK 0.40)
	Purchase at ATM (4)	0.20%	-
Purchase at ATM (late presentment) (4)	0.20%	-	

(1) For transaction amounts less than or equal to HRK 100

(2) For transaction amounts more than HRK 100

(3) Credit refund transactions only

(4) Available for MCCs 4814, 4900, 6050, 6051



# Croatia - Domestic Interchange Fees

Valid From:  
1-Mar-19

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Transportation	Bill Payment	Government	Petrol
Mastercard Business	Low Value Payment (1)	1.75%	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70%
Mastercard Prepaid Commercial	Chip	1.75% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
Mastercard Professional Card	Enhanced Electronic	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Merchant UCAF	1.85% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Full UCAF	1.85% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Base	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Mobile Payment - Acquirer Domain	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Purchase at ATM (6)	-	-	0.30% (Max HRK 0.40)	-	-
	Purchase at ATM (late presentment) (6)	-	-	0.30% (Max HRK 0.40)	-	-
Mastercard Corporate	Low Value Payment (1)	2.00%	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70%
Mastercard FleetCard	Chip	2.00% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
Mastercard Purchasing Card	Enhanced Electronic	2.20% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
Mastercard Preferred/World Business Card	Merchant UCAF	2.10% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
Debit Mastercard for Business Premium	Full UCAF	2.10% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Base	2.20% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Mobile Payment - Acquirer Domain	2.20% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Large Ticket Level 1 (2)(3)	1.65% + HRK 77	0.80%	0.30% (Max HRK 0.40)	0.30%	0.55% + HRK 35
	Large Ticket Level 2 (2)(4)	1.55% + HRK 154	0.80%	0.30% (Max HRK 0.40)	0.30%	0.50% + HRK 70
	Purchase at ATM (6)	-	-	0.30% (Max HRK 0.40)	-	-
	Purchase at ATM (late presentment) (6)	-	-	0.30% (Max HRK 0.40)	-	-
Debit Mastercard Business	Low Value Payment (1)	1.75%	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70%
	Chip	1.75% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
	Enhanced Electronic	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Merchant UCAF	1.85% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Full UCAF	1.85% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Base	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Mobile Payment - Acquirer Domain	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Purchase at ATM (6)	-	-	0.30% (Max HRK 0.40)	-	-
	Purchase at ATM (late presentment) (6)	-	-	0.30% (Max HRK 0.40)	-	-
Maestro Small Business	Low Value Payment (1)	1.75%	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70%
	Chip	1.75% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
	Chip - Late Presentment	1.75% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
	PIN-verified	1.75% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
	Signature verified	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Secure e-commerce	1.85% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Mail Order/Telephone Order (5)	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Mobile Payment - Acquirer Domain	1.95% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Purchase at ATM (6)	-	-	0.30% (Max HRK 0.40)	-	-
	Purchase at ATM (late presentment) (6)	-	-	0.30% (Max HRK 0.40)	-	-
Debit Mastercard for Business Premium	Low Value Payment (1)	2.00%	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70%
	Chip	2.00% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.70% + HRK 0.40
	Enhanced Electronic	2.20% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Merchant UCAF	2.10% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Full UCAF	2.10% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.80% + HRK 0.40
	Base	2.20% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Mobile Payment - Acquirer Domain	2.20% + HRK 0.40	0.80%	0.30% (Max HRK 0.40)	0.30%	0.95% + HRK 0.40
	Purchase at ATM (6)	-	-	0.30% (Max HRK 0.40)	-	-
	Purchase at ATM (late presentment) (6)	-	-	0.30% (Max HRK 0.40)	-	-

- (1) For transaction amounts less than or equal to HRK 100
- (2) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card
- (3) For transaction amounts more than HRK 23 000
- (4) For transaction amounts more than HRK 77 000
- (5) Credit refund transactions only
- (6) Available for MCCs 4814, 4900, 6050, 6051



# Croatia - Additional Information

## Overview MCC Groups

Government	MCC 4119: Ambulance Services MCC 8062: Hospitals MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8299: Schools and Educational Services - Not classified elsewhere MCC 9211: Court Costs including Alimony and Child Support MCC 9399: Governments Services - not elsewhere classified MCC 9402: Postal Services - Government Only
Transportation	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries MCC 4112: Passenger Railways MCC 4131: Bus Lines MCC 7523 : Parking
Bill Payment	MCC 4814: Telecom Services MCC 4816: Computer Network/Information Services MCC 4829: Money transfer 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 MCC 6540: POI Funding transactions (excluding MoneySend) MCC 9222: Fines MCC 9311: Tax Payment
Petrol	MCC 5541—Service Stations (with or without Ancillary Services) MCC 5542—Fuel Dispenser, Automated

**Note on Purchase with Cash Back:** A negative service fee of HRK 1.50 is applied on all Purchase with Cash Back transactions.  
Standard interchange fees remain applicable for the Purchase part of the transaction.

**Note:** Extended Decimal Precision functionality will be applied to all cleared Croatia domestic transactions  
Purchase at ATM and purchase at ATM - late presentment only available for MCCs 4814, 4900, 6050, 6051  
MoneySend Funding Transaction only available for MCC 6538 and MoneySend Payment Transaction only available for MCC 6536, 6537  
A maximum amount of HRK 0.35 is applicable to refund transactions (processing code 20)