



## Estonia - Domestic Interchange Fees

Valid From:  
9-Dec-15

### Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Low Value Payments (1)	0.30%
	Contactless Terminal (2)	0.30%
	Contactless (2)	0.30%
	Contactless Card (2)	0.30%
	Chip	0.30%
	Enhanced Electronic	0.30%
	Merchant UCAF	0.30%
	Full UCAF	0.30%
	Base	0.30%
	Purchase at ATM	0.30%
	Purchase at ATM (late presentment)	0.30%
	Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid	Low Value Payments (1)
Contactless Terminal (2)		0.20%
Contactless (2)		0.20%
Contactless Card (2)		0.20%
Chip		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		Low Value Payments (1)
	Contactless Terminal (2)	0.20%
	Contactless (2)	0.20%
	Contactless Card (2)	0.20%
	Chip	0.20%
	Secure e-commerce	0.20%
	PIN-verified	0.20%
	Signature verified	0.20%
	Mail Order / Telephone Order (3)	0.20%
	Chip - late presentment	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM (late presentment)	0.20%

- (1) For transaction amounts less than or equal to €5  
(2) For transaction amounts less than or equal to €25  
(3) Credit refund transactions only



## Estonia - Domestic Interchange Fees

Valid From:  
1-Mar-19

### Commercial Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Corporate Mastercard Preferred/World Business Card	Contactless Terminal (1)	1.10%
	Contactless (1)	1.30%
	Contactless Card (1)	1.45%
	Chip	1.30%
	Enhanced Electronic	1.45%
	Merchant UCAF	1.45%
	Full UCAF	1.55%
	Base	1.65%
	Incentive	-0.30%
	Purchase at ATM	1.30%
	Purchase at ATM (late presentment)	1.65%
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card	Contactless Terminal (1)	0.85%
	Contactless (1)	1.05%
	Contactless Card (1)	1.20%
	Chip	1.05%
	Enhanced Electronic	1.20%
	Merchant UCAF	1.20%
	Full UCAF	1.30%
	Base	1.40%
	Incentive	-0.30%
	Purchase at ATM	1.05%
	Purchase at ATM (late presentment)	1.40%
Mastercard FleetCard Mastercard Purchasing Card	Contactless Terminal (1)	1.10%
	Contactless (1)	1.30%
	Contactless Card (1)	1.45%
	Chip	1.30%
	Enhanced Electronic	1.45%
	Merchant UCAF	1.45%
	Full UCAF	1.55%
	Base	1.65%
	Large Ticket Level 1 (2)	1.00%
	Large Ticket Level 2 (3)	0.75%
	Incentive	-0.30%
	Purchase at ATM	1.30%
	Purchase at ATM (late presentment)	1.65%
Maestro Small Business	Contactless Terminal (1)	0.85%
	Contactless (1)	1.05%
	Contactless Card (1)	1.20%
	Chip	1.05%
	Chip - Late Presentment	1.20%
	PIN-verified	1.20%
	Signature verified	1.20%
	Secure e-commerce	1.20%
	Mail Order/Telephone Order (4)	1.20%
	Purchase at ATM	1.05%
	Purchase at ATM (late presentment)	1.20%
Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless Terminal (1)	0.85%
	Contactless (1)	1.05%
	Contactless Card (1)	1.20%
	Chip	1.05%
	Enhanced Electronic	1.20%
	Merchant UCAF	1.20%
	Full UCAF	1.30%
	Base	1.40%
	Incentive	-0.30%
	Purchase at ATM	1.05%
	Purchase at ATM (late presentment)	1.40%
Debit Mastercard for Business Premium	Contactless Terminal (1)	1.10%
	Contactless (1)	1.30%
	Contactless Card (1)	1.45%
	Chip	1.30%
	Enhanced Electronic	1.45%
	Merchant UCAF	1.45%
	Full UCAF	1.55%
	Base	1.65%
	Incentive	-0.30%
	Purchase at ATM	1.30%
	Purchase at ATM (late presentment)	1.65%

- (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 refund transactions only



## Estonia - Additional Information

### Overview MCC Groups

Note: Extended Decimal Precision functionality will be applied to all cleared Estonia domestic transactions  
Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900  
A maximum amount of EUR 0.05 is applicable to refund transactions (processing code 20)