



Finland - Domestic Interchange Fees

Valid From:
9-Dez-15

Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Contactless (1)	0.30%
	Chip & PIN	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	Contactless (1)	0.20%
	Chip & PIN	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	Contactless (1)	0.20%
	Chip & PIN	0.20%
	Secure e-commerce	0.20%
	Mail Order /Telephone Order (2)	0.20%
	Base	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM (late presentment)	0.20%

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

(2) Credit refund transactions only



Finland - Domestic Interchange Fees

Valid From:
1-Mar-19

Commercial Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Corporate	Contactless (1)	0.75%
Mastercard Business	Chip & PIN	0.75%
Mastercard Prepaid Commercial	Enhanced Electronic	0.75%
Mastercard Professional Card	Merchant UCAF	0.75%
Mastercard FleetCard	Full UCAF	0.75%
Mastercard Purchasing Card	Base	0.75%
Mastercard Preferred/World Business Card	Large Ticket Level 1 (2)(3)	0.75%
	Large Ticket Level 2 (2)(4)	0.75%
	Purchase at ATM	0.75%
	Purchase at ATM (late presentment)	0.75%
Maestro Small Business	Contactless (1)	0.60%
	Chip & PIN	0.70%
	Base	1.00%
	Secure e-commerce	0.80%
	Mail Order/Telephone Order (5)	0.80%
	Purchase at ATM	0.70%
	Purchase at ATM (late presentment)	1.00%
Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless (1)	0.60%
	Chip & PIN	0.70%
	Enhanced Electronic	0.80%
	Merchant UCAF	0.80%
	Full UCAF	0.90%
	Base	1.00%
	Purchase at ATM	0.70%
	Purchase at ATM (late presentment)	1.00%
Debit Mastercard Premium Debit	Contactless (1)	0.75%
	Chip & PIN	0.75%
	Enhanced Electronic	0.75%
	Merchant UCAF	0.75%
	Full UCAF	0.75%
	Base	0.75%
	Purchase at ATM	0.75%
	Purchase at ATM (late presentment)	0.75%

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

(2) Applicable only to Mastercard Purchasing Card and Mastercard FleetCard

(3) For transaction amounts more than EUR 3000

(4) For transaction amounts more than EUR 10000

(5) Credit refund transactions only



Finland - Additional Information

Overview MCC Groups

Note: Extended Decimal Precision functionality will be applied to all cleared Finland 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)