



# 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%	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)
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%	0.20%	N/A
Maestro Consumer		Micro-Payments (1)	0.20%	0.20% (Max PLN 0.18)	0.20% (Max PLN 2.00)
	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%	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:  
20-Jan-19

## 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
Debit Mastercard Commercial Debit 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 - 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)