



# Finland - Domestic Interchange Fees

Valid From:  
9-Apr-20

## Consumer Card Interchange Fees

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

(1) Credit refund transactions only



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Valid From:  
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## Commercial Card Interchange Fees

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

(2) For transaction amounts more than EUR 3,000.00

(3) For transaction amounts more than EUR 10,000.00

(4) Credit refund transactions only



# Finland - Additional Information

**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 with a consumer product (processing code 20)
- 85 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)
- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Funding Transaction only for MCC 6536