



MasterCard Intra-Country Interchange Fees

Estonia

MCC Group: General

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Electronic	MasterCard World	MasterCard World Signia	MasterCard Prepaid Consumer
PayPass	0.80%	0.80%	0.80%	0.55%
Chip	0.80%	0.80%	1.50%	0.55%
Enhanced Electronic	0.95%	0.95%	1.60%	0.70%
Merchant UCAF (*)	0.95%	0.95%	1.60%	0.70%
Full UCAF	1.15%	1.15%	1.75%	0.75%
Base	1.20%	1.20%	1.90%	0.85%

MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card	MasterCard FleetCard	MasterCard Purchasing Card
PayPass	0.80%	0.80%	0.80%	0.80%
Chip	1.50%	1.25%	1.25%	1.25%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%
Merchant UCAF	1.60%	1.35%	1.35%	1.35%
Full UCAF	1.75%	1.50%	1.50%	1.50%
Base	1.90%	1.65%	1.65%	1.65%
Large Ticket Level 1			1.00% + 20.00 EUR	1.00% + 20.00 EUR
Large Ticket Level 2			0.75% + 45.00 EUR	0.75% + 45.00 EUR
Incentive (*)	-0.30%	-0.30%	-0.30%	-0.50 EUR

(*) If the acquirer meets the requirements and provides the required additional data, MasterCard will calculate the fee amount by deducting the incentive rate from the applicable interchange. Incentive not applicable to PayPass, Large Ticket Level 1 and Large Ticket Level 2.



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The following table shows the associated requirements for each of the interchange tiers.

MasterCard Interchange Tiers	Transaction Type	Card	Terminal	PIN Verification (Face-to-face)	SecureCode (e-commerce)	Transaction Amt Limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless	N/A	N/A	<= 25 EUR	<= 4 days
Chip	Face-to-face	No	EMV	No	N/A	No	<= 4 days
Enhanced Electronic	Face-to-face	No	Mag stripe	No	N/A	No	<= 4 days
Merchant UCAF	e-commerce	No	N/A	N/A	Merchant	No	<= 4 days
Full UCAF	e-commerce	No	N/A	N/A	Issuer & Merchant	No	<= 4 days
Base	All	No	No	No	N/A	No	
Large Ticket Level 1	All	No	No	No	N/A	> 3,000 EUR	<= 4 days
Large Ticket Level 2	All	No	No	No	N/A	> 10,000 EUR	<= 4 days

(*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date