



Debit MasterCard and Maestro Intra-Country Interchange Fees

Finland

MCC Group: General

Debit MasterCard

Fee Tier	Debit MasterCard
Chip & PIN	0.11% + 0.03 EUR
Enhanced Electronic	0.12% + 0.03 EUR
Merchant UCAF	0.12% + 0.03 EUR
Full UCAF	0.13% + 0.03 EUR
Base	0.14% + 0.03 EUR

Maestro Interchange Fees

Fee Tier	Maestro, Maestro Prepaid
PayPass	0.45% + 0.03 EUR
Chip & PIN	0.40% + 0.05 EUR
Base	0.75% + 0.05 EUR
Secure e- & m-commerce	1.05% + 0.05 EUR



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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 (*)
Chip & PIN	Face-to-face	No	EMV	Yes	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	

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

Maestro Interchange Tiers	Transaction Type	Card Type	Terminal	PIN Verification (Face-to-face)	SecureCode (e-commerce)	Transaction Amt Limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless (EMV)	N/A	N/A	<= 25 EUR	<= 5 days
Chip & PIN	Face-to-face	No	EMV	PIN	N/A	No	<= 5 days
Base	Face-to-face	No	No	No	N/A	No	
Secure e- & m-commerce	e-commerce	No	N/A	N/A	Merchant & Issuer	No	

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