



MasterCard Intra-Country Interchange Fees

Poland

MCC Group: General

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Prepaid Consumer	MasterCard World	MasterCard World Signia	Debit MasterCard
PayPass	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Micro-Payments	N/A	N/A	N/A	0.50% + 0.09 PLN
Low Value Payments	N/A	N/A	N/A	0.80% + 0.14 PLN
Chip Full Chip	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Chip Terminal	1.40%	1.90%	2.10%	1.35% + 0.19 PLN
Chip Card only	1.55%	2.05%	2.25%	1.50% + 0.19 PLN
Enhanced Electronic	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Merchant UCAF	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Full UCAF	1.60%	2.10%	2.30%	1.50% + 0.19 PLN
Base	1.70%	2.20%	2.40%	1.60% + 0.19 PLN

Fee Tier	MasterCard Electronic
-	1.50%

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	1.50%	1.50%	1.50%	1.50%
Chip Full Chip	1.70%	1.70%	1.70%	1.70%
Chip Terminal	1.60%	1.60%	1.60%	1.60%
Chip Card only	1.75%	1.75%	1.75%	1.75%
Enhanced Electronic	1.70%	1.70%	1.70%	1.70%
Merchant UCAF	1.70%	1.70%	1.70%	1.70%
Full UCAF	1.80%	1.80%	1.80%	1.80%
Base	1.90%	1.90%	1.90%	1.90%

Fee Tier	MasterCard Electronic Business
-	1.70%



MasterCard Intra-Country Interchange Fees

Poland

MCC Group: Bill Payment

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Prepaid Consumer	MasterCard World	MasterCard World Signia	Debit MasterCard
PayPass	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Micro-Payments	N/A	N/A	N/A	0.23 PLN
Low Value Payments	N/A	N/A	N/A	0.23 PLN
Chip Full Chip	0.25 PLN	2.00%	2.20%	0.23 PLN
Chip Terminal	0.25 PLN	1.90%	2.10%	0.23 PLN
Chip Card only	1.55%	2.05%	2.25%	1.50% + 0.19 PLN
Enhanced Electronic	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Merchant UCAF	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Full UCAF	1.60%	2.10%	2.30%	1.50% + 0.19 PLN
Base	1.70%	2.20%	2.40%	1.60% + 0.19 PLN

Fee Tier	MasterCard Electronic
-	1.50%

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	1.50%	1.50%	1.50%	1.50%
Chip Full Chip	0.25 PLN	0.25 PLN	0.25 PLN	0.25 PLN
Chip Terminal	0.25 PLN	0.25 PLN	0.25 PLN	0.25 PLN
Chip Card only	1.75%	1.75%	1.75%	1.75%
Enhanced Electronic	1.70%	1.70%	1.70%	1.70%
Merchant UCAF	1.70%	1.70%	1.70%	1.70%
Full UCAF	1.80%	1.80%	1.80%	1.80%
Base	1.90%	1.90%	1.90%	1.90%

Fee Tier	MasterCard Electronic Business
-	1.70%

Merchants must have been pre-approved by MasterCard Europe



MasterCard Intra-Country Interchange Fees

Poland

MCC Group: Wholesale

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Prepaid Consumer	MasterCard World	MasterCard World Signia	Debit MasterCard
PayPass	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Micro-Payments	N/A	N/A	N/A	0.55% + 0.55 PLN
Low Value Payments	N/A	N/A	N/A	0.55% + 0.55 PLN
Chip Full Chip	0.75% + 0.55 PLN	2.00%	2.20%	0.55% + 0.55 PLN
Chip Terminal	0.75% + 0.55 PLN	1.90%	2.10%	0.55% + 0.55 PLN
Chip Card only	1.55%	2.05%	2.25%	1.50% + 0.19 PLN
Enhanced Electronic	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Merchant UCAF	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Full UCAF	1.60%	2.10%	2.30%	1.50% + 0.19 PLN
Base	1.70%	2.20%	2.40%	1.60% + 0.19 PLN

Fee Tier	MasterCard Electronic
-	1.50%

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	1.50%	1.50%	1.50%	1.50%
Chip Full Chip	0.75% + 0.55 PLN	0.75% + 0.55 PLN	0.75% + 0.55 PLN	0.75% + 0.55 PLN
Chip Terminal	0.75% + 0.55 PLN	0.75% + 0.55 PLN	0.75% + 0.55 PLN	0.75% + 0.55 PLN
Chip Card only	1.75%	1.75%	1.75%	1.75%
Enhanced Electronic	1.70%	1.70%	1.70%	1.70%
Merchant UCAF	1.70%	1.70%	1.70%	1.70%
Full UCAF	1.80%	1.80%	1.80%	1.80%
Base	1.90%	1.90%	1.90%	1.90%

Fee Tier	MasterCard Electronic Business
-	1.70%

Merchants must have been pre-approved by MasterCard Europe



MasterCard Intra-Country Interchange Fees

Poland

MCC Group: Post Office

MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Prepaid Consumer	MasterCard World	MasterCard World Signia	Debit MasterCard
PayPass	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Micro-Payments	N/A	N/A	N/A	0.50% + 0.03 PLN
Low Value Payments	N/A	N/A	N/A	0.50% + 0.03 PLN
Chip Full Chip	0.60% + 0.03 PLN	2.00%	2.20%	0.50% + 0.03 PLN
Chip - Terminal only	0.60% + 0.03 PLN	1.90%	2.10%	0.50% + 0.03 PLN
Chip - Card only	1.55%	2.05%	2.25%	1.50% + 0.19 PLN
Enhanced Electronic	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Merchant UCAF	1.50%	2.00%	2.20%	1.45% + 0.19 PLN
Full UCAF	1.60%	2.10%	2.30%	1.50% + 0.19 PLN
Base	1.70%	2.20%	2.40%	1.60% + 0.19 PLN

Fee Tier	MasterCard Electronic
-	1.50%

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	1.50%	1.50%	1.50%	1.50%
Chip Full Chip	0.60% + 0.03 PLN	0.60% + 0.03 PLN	0.60% + 0.03 PLN	0.60% + 0.03 PLN
Chip Terminal	0.60% + 0.03 PLN	0.60% + 0.03 PLN	0.60% + 0.03 PLN	0.60% + 0.03 PLN
Chip Card only	1.75%	1.75%	1.75%	1.75%
Enhanced Electronic	1.70%	1.70%	1.70%	1.70%
Merchant UCAF	1.70%	1.70%	1.70%	1.70%
Full UCAF	1.80%	1.80%	1.80%	1.80%
Base	1.90%	1.90%	1.90%	1.90%

Fee Tier	MasterCard Electronic Business
-	1.70%

Merchants must have been pre-approved by MasterCard Europe



Maestro Intra-Country Interchange Fees

Poland

MCC Group: General

Fee Tier	Maestro, Maestro Prepaid
Micro Payments	0.50% + 0.09 PLN
Low Value Payments	0.80% + 0.14 PLN
PayPass	1.45% + 0.19 PLN
Full Chip	1.45% + 0.19 PLN
Chip - Terminal Only	1.35% + 0.19 PLN
Chip - Card only	1.50% + 0.19 PLN
Chip - Late Presentment	1.50% + 0.19 PLN
PIN-verified	1.45% + 0.19 PLN
Signature verified	1.50% + 0.19 PLN
Secure e- & m-commerce	1.60% + 0.19 PLN

MCC Group: Bill Payment

Fee Tier	Maestro, Maestro Prepaid
Micro Payments	0.23 PLN
Low Value Payments	0.23 PLN
PayPass	1.45% + 0.19 PLN
Full Chip	0.23 PLN
Chip - Terminal Only	0.23 PLN
Chip - Card only	1.50% + 0.19 PLN
Chip - Late Presentment	1.50% + 0.19 PLN
PIN-verified	1.45% + 0.19 PLN
Signature verified	1.50% + 0.19 PLN
Secure e- & m-commerce	1.60% + 0.19 PLN

Merchants must have been pre-approved by MasterCard Europe



Maestro Intra-Country Interchange Fees

Poland

MCC Group: Wholesale

Fee Tier	Maestro, Maestro Prepaid
Micro Payments	0.55% + 0.55 PLN
Low Value Payments	0.55% + 0.55 PLN
PayPass	1.45% + 0.19 PLN
Full Chip	0.55% + 0.55 PLN
Chip - Terminal Only	0.55% + 0.55 PLN
Chip - Card only	1.50% + 0.19 PLN
Chip - Late Presentment	1.50% + 0.19 PLN
PIN-verified	1.45% + 0.19 PLN
Signature verified	1.50% + 0.19 PLN
Secure e- & m-commerce	1.60% + 0.19 PLN

Merchants must have been pre-approved by MasterCard Europe

MCC Group: Post Office

Fee Tier	Maestro, Maestro Prepaid
Micro Payments	0.50% + 0.03 PLN
Low Value Payments	0.50% + 0.03 PLN
PayPass	1.45% + 0.19 PLN
Full Chip	0.50% + 0.03 PLN
Chip - Terminal Only	0.50% + 0.03 PLN
Chip - Card only	1.50% + 0.19 PLN
Chip - Late Presentment	1.50% + 0.19 PLN
PIN-verified	1.45% + 0.19 PLN
Signature verified	1.50% + 0.19 PLN
Secure e- & m-commerce	1.60% + 0.19 PLN

Merchants must have been pre-approved by MasterCard Europe



MasterCard and Maestro Intra-Country Interchange Fees

Poland

Overview MCC Groups

Bill Payment:	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries MCC 4814: Telecom Services MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 6051: Quasi Cash - Merchant
Wholesale:	MCC 5300: Wholesale Clubs
Post Office:	MCC 9402: Postal Services - Government Only

Note on Purchase with Cash Back:

A negative interchange fee of 0.5 PLN is applied on all Purchase with Cash Back transactions. Standard interchange fees remain applicable for the Purchase part of the transaction. Maximum cash amount to be withdrawn is 200 PLN (no minimum amount).



MasterCard Intra-Country Interchange Fees

Poland

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

MasterCard Interchange Tiers	Transaction Type	Card	Terminal	PIN Verification (F2F)	SecureCode (e-commerce)	Transaction Amt Limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless	N/A	N/A	<= 50 PLN	<= 4 days
Micro-Payments (DMC)	Face-to-face	No	EMV	N/A	N/A	<= 20 PLN	<= 4 days
Low Value Payments (DMC)	Face-to-face	No	EMV	N/A	N/A	> 20 PLN & <= 40 PLN	<= 4 days
Chip Full Chip	Face-to-face	Chip	EMV	No	N/A	No	<= 4 days
Chip Terminal	Face-to-face	No	EMV	No	N/A	No	<= 4 days
Chip Card only	Face-to-face	Chip	Mag stripe	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



Maestro Intra-Country Interchange Fees

Poland

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

Maestro Interchange Tiers	Transaction Type	Card	Terminal	PIN Verification (F2F)	SecureCode (e-commerce)	Transaction Amt Limit	Timeliness (*)
PayPass	Face-to-face	Contactless M/Chip	Contactless (EMV)	N/A	N/A	<= 50 PLN	<= 5 days
Micro Payments	Face-to-face	No	EMV	N/A	N/A	<= 20 PLN	<= 5 days
Low Value Payments	Face-to-face	No	EMV	N/A	N/A	> 20 PLN & <= 40 PLN	<= 5 days
Full Chip	Face-to-face	Chip	EMV	No	N/A	No	<= 5 days
Chip - Terminal Only	Face-to-face	No	EMV	No	N/A	No	<= 5 days
Chip - Card only	Face-to-face	Chip	No	No	N/A	No	
Chip - Late Presentment	Face-to-face	No	EMV	No	N/A	No	
PIN-verified	Face-to-face	No	No	Yes	N/A	No	
Signature verified	Face-to-face	No	No	No (Signature)	N/A	No	
Secure e- & m-commerce	e-commerce	No	N/A	N/A	Issuer & Merchant	No	

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