



## Croatia - Domestic Interchange Fees

Valid From:  
1-Jan-23

### Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Bill Payments
Mastercard Consumer Credit	Contactless Terminal (1)	PT	0.30%	0.30% (Max EUR 0.05)
	Contactless Terminal High Value (2)	PV	0.30%	0.30% (Max EUR 0.05)
	Contactless (1)	P2	0.30%	0.30% (Max EUR 0.05)
	Contactless High Value (2)	P6	0.30%	0.30% (Max EUR 0.05)
	Contactless Card (1)	PC	0.30%	0.30% (Max EUR 0.05)
	Contactless Card High Value (2)	PK	0.30%	0.30% (Max EUR 0.05)
	Chip	50, 53	0.30%	0.30% (Max EUR 0.05)
	Enhanced Electronic	84, 88	0.30%	0.30% (Max EUR 0.05)
	Merchant UCAF	24	0.30%	0.30% (Max EUR 0.05)
	Full UCAF	79	0.30%	0.30% (Max EUR 0.05)
	Base	75, 85	0.30%	0.30% (Max EUR 0.05)
	Mobile Payment - Acquirer Domain	L7	0.30%	0.30% (Max EUR 0.05)
	Purchase at ATM (4)	AL	0.30%	-
	Purchase at ATM (late presentment) (4)	MT	0.30%	-
Mastercard Consumer Debit	Contactless Terminal (1)	PT	0.20%	0.20% (Max EUR 0.05)
Debit Mastercard Consumer	Contactless Terminal High Value (2)	PV	0.20%	0.20% (Max EUR 0.05)
Mastercard Consumer Prepaid	Contactless (1)	P2	0.20%	0.20% (Max EUR 0.05)
	Contactless High Value (2)	P6	0.20%	0.20% (Max EUR 0.05)
	Contactless Card (1)	PC	0.20%	0.20% (Max EUR 0.05)
	Contactless Card High Value (2)	PK	0.20%	0.20% (Max EUR 0.05)
	Chip	50, 53	0.20%	0.20% (Max EUR 0.05)
	Enhanced Electronic	84, 88	0.20%	0.20% (Max EUR 0.05)
	Merchant UCAF	24	0.20%	0.20% (Max EUR 0.05)
	Full UCAF	79	0.20%	0.20% (Max EUR 0.05)
	Base	75, 85	0.20%	0.20% (Max EUR 0.05)
	Mobile Payment - Acquirer Domain	L7	0.20%	0.20% (Max EUR 0.05)
	Purchase at ATM (4)	AL	0.20%	-
	Purchase at ATM (late presentment) (4)	MT	0.20%	-
Maestro Consumer	Contactless Terminal (1)	PT	0.20%	0.20% (Max EUR 0.05)
Maestro Consumer Prepaid	Contactless Terminal High Value (2)	PV	0.20%	0.20% (Max EUR 0.05)
	Contactless (1)	P1	0.20%	0.20% (Max EUR 0.05)
	Contactless High Value (2)	P5	0.20%	0.20% (Max EUR 0.05)
	Contactless Card (1)	PC	0.20%	0.20% (Max EUR 0.05)
	Contactless Card High Value (2)	PK	0.20%	0.20% (Max EUR 0.05)
	Chip	45	0.20%	0.20% (Max EUR 0.05)
	Chip - Late Presentment	49	0.20%	0.20% (Max EUR 0.05)
	PIN-verified	46	0.20%	0.20% (Max EUR 0.05)
	Signature verified	47	0.20%	0.20% (Max EUR 0.05)
	Secure e-commerce	48	0.20%	0.20% (Max EUR 0.05)
	Mail Order /Telephone Order (3)	MO	0.20%	0.20% (Max EUR 0.05)
	Mobile Payment - Acquirer Domain	N7	0.20%	-
	Purchase at ATM (4)	AL	0.20%	-
	Purchase at ATM (late presentment) (4)	MT	0.20%	-

(1) For transaction amounts less than or equal to EUR 50

(2) For transaction amounts more than EUR 50

(3) Credit refund transactions only

(4) Available for MCCs 4814, 4900, 6050, 6051



## Croatia - Domestic Interchange Fees

Valid From:  
1-Jan-23

### Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Bill Payment	Transportation	Government	Petrol
Mastercard Business	Low Value Payment (1)	L5	1.75%	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70%
Mastercard Prepaid Commercial	Contactless (2)	P2	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
Mastercard Professional Card	Chip	50, 53	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
Debit Mastercard Corporate Prepaid	Enhanced Electronic	84, 88	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Base	75, 85	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Mobile Payment - Acquirer Domain	L7	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Purchase at ATM (3)	AL	-	0.30% (Max EUR 0.05)	-	-	-
	Purchase at ATM (late presentment) (3)	MT	-	0.30% (Max EUR 0.05)	-	-	-
Mastercard Corporate	Low Value Payment (1)	L5	2.00%	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70%
Mastercard FleetCard	Contactless (2)	P2	2.00% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
Mastercard Purchasing Card	Chip	50, 53	2.00% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
Mastercard World Preferred	Enhanced Electronic	84, 88	2.20% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
Debit Mastercard for Business Premium	Base	75, 85	2.20% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Mobile Payment - Acquirer Domain	L7	2.20% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Purchase at ATM (4)	AL	-	0.30% (Max EUR 0.05)	-	-	-
	Purchase at ATM (late presentment) (4)	MT	-	0.30% (Max EUR 0.05)	-	-	-
Debit Mastercard Business	Low Value Payment (1)	L5	1.75%	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70%
	Contactless (2)	P2	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Chip	50, 53	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Enhanced Electronic	84, 88	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Base	75, 85	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Mobile Payment - Acquirer Domain	L7	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Purchase at ATM (4)	AL	-	0.30% (Max EUR 0.05)	-	-	-
	Purchase at ATM (late presentment) (4)	MT	-	0.30% (Max EUR 0.05)	-	-	-
Maestro Small Business	Low Value Payment (1)	N5	1.75%	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70%
	Contactless (2)	P1	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Chip	45	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Chip - Late Presentment	49	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	PIN-verified	46	1.75% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Signature verified	47	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Secure e-commerce	48	1.85% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.80% + EUR 0.05
	Mail Order/Telephone Order (3)	MO	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Mobile Payment - Acquirer Domain	N7	1.95% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Purchase at ATM (4)	AL	-	0.30% (Max EUR 0.05)	-	-	-
	Purchase at ATM (late presentment) (4)	MT	-	0.30% (Max EUR 0.05)	-	-	-
Debit Mastercard for Business Premium	Low Value Payment (1)	L5	2.00%	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70%
	Contactless (2)	P2	2.00% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Chip	50, 53	2.00% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.70% + EUR 0.05
	Enhanced Electronic	84, 88	2.20% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Base	75, 85	2.20% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Mobile Payment - Acquirer Domain	L7	2.20% + EUR 0.05	0.30% (Max EUR 0.05)	0.80%	0.30%	0.95% + EUR 0.05
	Purchase at ATM (4)	AL	-	0.30% (Max EUR 0.05)	-	-	-
	Purchase at ATM (late presentment) (4)	MT	-	0.30% (Max EUR 0.05)	-	-	-

(1) For transaction amounts less than or equal to EUR 15

(2) For transaction amounts less than or equal to EUR 50

(3) Credit refund transactions only

(4) Available for MCCs 4814, 4900, 6050, 6051



## Croatia - Additional Information

### Overview MCC Groups

Government	MCC 4119: Ambulance Services MCC 8062: Hospitals MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8299: Schools and Educational Services - Not classified elsewhere MCC 9211: Court Costs including Alimony and Child Support MCC 9399: Governments Services - not elsewhere classified MCC 9402: Postal Services - Government Only
Transportation	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries MCC 4112: Passenger Railways MCC 4131: Bus Lines MCC 7523 : Parking
Bill Payment	MCC 4814: Telecom Services MCC 4816: Computer Network/Information Services MCC 4829: Money transfer MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant MCC 6300: Insurance Sales, Underwriting and Premiums MCC 6540: POI Funding transactions (excluding Moneysend) MCC 9222: Fines MCC 9311: Tax Payment
Petrol	MCC 5541--Service Stations (with or without Ancillary Services) MCC 5542--Fuel Dispenser, Automated

### Note:

- Extended Decimal Precision functionality will be applied to all cleared Croatia 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)
- 65 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
- A service fee of EUR 0.20 is applied on all Purchase with Cash Back transactions.