



## Portugal - Domestic Interchange Fees

Valid From:  
25-Mar-20

### Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payment and Government (2)	Transport (3) (4)	Vending (3) (4)
Mastercard Consumer Credit	Contactless	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Chip	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Enhanced Electronic	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Merchant UCAF	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Full UCAF	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Base	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Purchase at ATM (2)	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
	Purchase at ATM (late presentment) (2)	0.30%	0.3% (with max. 0.15 EUR)	0.3% (with max. 0.01 EUR)	0.3% (with max. 0.01 EUR)
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer Debit Mastercard Consumer Prepaid	Contactless	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Chip	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Enhanced Electronic	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Merchant UCAF	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Full UCAF	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Base	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (late presentment) (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
Maestro Consumer Maestro Consumer Prepaid	Contactless	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Chip	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Secure e-commerce	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	PIN-verified	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Signature verified	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Mail Order /Telephone Order (1)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Chip - late presentment	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)
	Purchase at ATM (late presentment) (2)	0.20%	0.2% (with max. 0.15 EUR)	0.2% (with max. 0.01 EUR)	0.2% (with max. 0.01 EUR)

(1) Credit refund transactions only

(2) Valid only for MCCs 4814, 4816, 4899, 4900, 8062, 8211, 8220, 8241, 8244, 8249, 8299, 8675, 9211, 9222, 9311, 9399, 9402, 9405.

(3) Valid only for MCCs 4111, 4112, 4131, 5499, 7523

(4) Valid for transactions with an amount lower than 10 EUR



## Portugal - Domestic Interchange Fees

Valid From:  
1-Sep-23

### Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Large Merchants
Mastercard Corporate Credit Mastercard Fleetcard Mastercard Purchasing Card	Contactless	P2	1.75%	1.20%
	Chip	50, 53	1.75%	1.20%
	Enhanced Electronic	84, 88	1.95%	1.40%
	Base	75, 85	1.95%	1.40%
	Large Ticket Level 1 (1)(2)	26	1.40% + EUR 10.00	1.05% + EUR 5.00
	Large Ticket Level 2 (1)(3)	27	1.35% + EUR 40.00	1.00% + EUR 20.00
	Purchase at ATM (4)	AL	1.75%	1.20%
	Purchase at ATM (late presentment) (4)	MT	1.95%	1.40%
Mastercard Business Credit	Contactless	P2	1.50%	0.95%
	Chip	50, 53	1.50%	0.95%
	Enhanced Electronic	84, 88	1.70%	1.15%
	Base	75, 85	1.70%	1.15%
	Purchase at ATM (4)	AL	1.50%	0.95%
	Purchase at ATM (late presentment) (4)	MT	1.70%	1.15%
Mastercard Corporate Debit Debit Mastercard for Business Premium	Contactless	P2	1.15%	0.90%
	Chip	50, 53	1.15%	0.90%
	Enhanced Electronic	84, 88	1.55%	1.10%
	Base	75, 85	1.55%	1.10%
	Purchase at ATM (4)	AL	1.15%	0.90%
	Purchase at ATM (late presentment) (4)	MT	1.55%	1.10%
Mastercard Business Debit Debit Mastercard Business	Contactless	P2	1.00%	0.65%
	Chip	50, 53	1.00%	0.65%
	Enhanced Electronic	84, 88	1.35%	0.85%
	Base	75, 85	1.35%	0.85%
	Purchase at ATM (4)	AL	1.00%	0.65%
	Purchase at ATM (late presentment) (4)	MT	1.35%	0.85%
Debit Mastercard Corporate Prepaid	Contactless	P2	1.35%	1.05%
	Chip	50, 53	1.35%	1.05%
	Enhanced Electronic	84, 88	1.55%	1.25%
	Base	75, 85	1.55%	1.25%
	Purchase at ATM (4)	AL	1.35%	1.05%
	Purchase at ATM (late presentment) (4)	MT	1.55%	1.25%
Mastercard Corporate Prepaid	Contactless	P2	1.80%	1.05%
	Chip	50, 53	1.80%	1.05%
	Enhanced Electronic	84, 88	1.80%	1.25%
	Base	75, 85	1.80%	1.25%
	Purchase at ATM (4)	AL	1.80%	1.05%
	Purchase at ATM (late presentment) (4)	MT	1.80%	1.25%
Mastercard Business Prepaid	Contactless	P2	1.10%	0.80%
	Chip	50, 53	1.10%	0.80%
	Enhanced Electronic	84, 88	1.30%	1.00%
	Base	75, 85	1.30%	1.00%
	Purchase at ATM (4)	AL	1.10%	0.80%
	Purchase at ATM (late presentment) (4)	MT	1.30%	1.00%
Maestro Small Business	Contactless	P1	0.90%	0.65%
	Chip	45	0.90%	0.65%
	Chip - Late Presentment	49	1.10%	0.85%
	PIN-verified	46	0.90%	0.65%
	Signature verified	47	1.10%	0.85%
	Secure e-commerce	48	1.00%	0.75%
	Mail Order/Telephone Order (5)	MO	1.10%	0.85%
	Purchase at ATM (4)	AL	0.90%	0.65%
	Purchase at ATM (late presentment) (4)	MT	1.10%	0.85%
Maestro Prepaid Commercial	Contactless	P1	1.10%	0.80%
	Chip	45	1.10%	0.80%
	Chip - Late Presentment	49	1.30%	1.00%
	PIN-verified	46	1.10%	0.80%
	Signature verified	47	1.30%	1.00%
	Secure e-commerce	48	1.20%	0.90%
	Mail Order/Telephone Order (5)	MO	1.30%	1.00%
	Purchase at ATM (4)	AL	1.10%	0.80%
	Purchase at ATM (late presentment) (4)	MT	1.30%	1.00%

(1) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card

(2) For transaction amounts more than EUR 3000

(3) For transaction amounts more than EUR 10000

(4) Valid only for MCCs 4814, 4900, 6050, 6051

(5) Credit fund transactions only



## Portugal - Additional Information

### Large Merchants

Requires pre-approval by Mastercard and use of Mastercard Assigned ID 415160

Large Merchants list is available on Mastercard Connect under Domestic Rules - Portugal

#### Note:

- Extended Decimal Precision functionality will be applied to all cleared Portugal domestic transactions
- A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)

### Overview MCC Groups

Bill Payment and Government	MCC 4900: Utilities
	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services
	MCC 4816: Computer Network/Information Services
	MCC 4899: Cable, Satellite, and Other Pay Television and Radio Services
	MCC 8062: Hospitals
	MCC 8211: Schools, Elementary and Secondary
	MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges
	MCC 8241: Schools, Correspondence
	MCC 8244: Schools, Business and Secretarial
	MCC 8249: Schools, Trade and Vocational
	MCC 8299: Schools and Educational Services—not elsewhere classified
	MCC 8675: Automobile Associations
	MCC 9211: Court Costs including Alimony and Child Support
	MCC 9222: Fines
	MCC 9311: Tax Payments
	MCC 9399: Government Services—not elsewhere classified
	MCC 9402: Postal Services—Government Only
	MCC 9405: Intra-Government Purchases—Government Only
Transport	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries
	MCC 4112: Passenger Railways
	MCC 4131: Bus Lines
	MCC 7523 : Parking
Vending	MCC 5499: Miscellaneous Food stores - Convenience Stores, Markets, Specialty Stores, and Vending Machines