



# Ukraine - Domestic Interchange Fees

Valid From:  
26-Nov-21

## Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities	Car & Real Estate Dealers (1)	Postal Services & Gouvernement	Transport & Parking (2)
Mastercard Consumer Credit Mastercard Consumer Debit Mastercard Consumer Prepaid	Chip	50,53	1.20%	0.70%	1.20%	0.50%	0.50%
	Enhanced Electronic	84,88	1.20%	0.70%	1.20%	0.50%	0.50%
	Merchant UCAF	24	1.20%	0.70%	1.20%	0.50%	0.50%
	Full UCAF	79	1.20%	0.70%	1.20%	0.50%	0.50%
	Masterpass	PW	1.20%	0.50%	1.20%	0.50%	0.50%
	Base	75,85	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Terminal	PT	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless	P2	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Card	PC	1.20%	0.70%	1.20%	0.50%	0.50%
	Purchase at ATM	AL	1.20%	0.70%	1.20%	-	-
	Purchase at ATM - Late presentment	MT	1.20%	0.70%	1.20%	-	-
Debit Mastercard	Low Value Payment (3)	L5	1.20%	0.70%	1.20%	0.50%	0.50%
	E-com Low Value Payment (5)	85	1.20%	0.70%	1.20%	0.50%	0.50%
	Chip	50,53	1.20%	0.70%	1.20%	0.50%	0.50%
	Enhanced Electronic	84,88	1.20%	0.70%	1.20%	0.50%	0.50%
	Merchant UCAF	24	1.20%	0.70%	1.20%	0.50%	0.50%
	Full UCAF	79	1.20%	0.70%	1.20%	0.50%	0.50%
	Masterpass	PW	1.20%	0.50%	1.20%	0.50%	0.50%
	Base	75	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Terminal	PT	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless	P2	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Card	PC	1.20%	0.70%	1.20%	0.50%	0.50%
	Purchase at ATM	AL	1.20%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	1.20%	0.70%	-	-	-
Debit Mastercard World Debit Mastercard World elite	Low Value Payment (3)	L5	-	-	-	-	-
	Chip	50,53	1.20%	0.70%	1.20%	0.50%	0.50%
	Enhanced Electronic	84,88	1.20%	0.70%	1.20%	0.50%	0.50%
	Merchant UCAF	24	1.20%	0.70%	1.20%	0.50%	0.50%
	Full UCAF	79	1.20%	0.70%	1.20%	0.50%	0.50%
	Masterpass	PW	1.20%	0.50%	1.20%	0.50%	0.50%
	Base	75	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Terminal	PT	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless	P2	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Card	PC	1.20%	0.70%	1.20%	0.50%	0.50%
	Purchase at ATM	AL	1.20%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	1.20%	0.70%	-	-	-
Maestro	Low Value Payment (3)	N5	1.20%	0.70%	1.20%	0.50%	0.50%
	Chip	45	1.20%	0.70%	1.20%	0.50%	0.50%
	Chip - Late Presentment	49	1.20%	0.70%	1.20%	0.50%	0.50%
	PIN-verified	46	1.20%	0.70%	1.20%	0.50%	0.50%
	Signature verified	47	1.20%	0.70%	1.20%	0.50%	0.50%
	Secure e-commerce	48	1.20%	0.70%	1.20%	0.50%	0.50%
	Masterpass	PW	1.20%	0.50%	1.20%	0.50%	0.50%
	Mail Order/Telephone Order (4)	MO	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Terminal	PT	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless	P1	1.20%	0.70%	1.20%	0.50%	0.50%
	Contactless Card	PC	1.20%	0.70%	1.20%	0.50%	0.50%
	Purchase at ATM	AL	1.20%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	1.20%	0.70%	-	-	-

(1) Max. UAH 500.00  
(2) Min UAH 0.08  
(3) For F2F transaction amounts less than or equal to UAH 100.00  
(4) Credit refund transactions only  
(5) For e-commerce transaction amounts less than or equal to UAH 100.00



# Ukraine - Domestic Interchange Fees

## Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities	Government	Car & Real Estate Dealers (1)	Postal Services
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard Preferred/World Business Card	Chip	50,53	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%
	Enhanced Electronic	84,88	2.20%	0.70%	0.95% + UAH 1.20	2.20%	0.50%
	Merchant UCAF	24	1.70%	0.70%	0.95% + UAH 1.20	1.70%	0.50%
	Full UCAF	79	1.95%	0.70%	0.95% + UAH 1.20	1.95%	0.50%
	Masterpass	PW	1.70%	0.50%	0.95% + UAH 1.20	1.70%	0.50%
	Base	75,85	2.40%	0.70%	0.95% + UAH 1.20	2.40%	0.50%
	Contactless Terminal	PT	1.90%	0.70%	0.95% + UAH 1.20	1.90%	0.50%
	Contactless	P2	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%
	Contactless Card	PC	2.30%	0.70%	0.95% + UAH 1.20	2.30%	0.50%
	Purchase at ATM	AL	2.10%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	2.40%	0.70%	-	-	-
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Mastercard Electronic BusinessCard	Chip	50,53	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%
	Enhanced Electronic	84,88	2.10%	0.70%	0.25% + UAH 1.20	2.10%	0.50%
	Merchant UCAF	24	1.60%	0.70%	0.25% + UAH 1.20	1.60%	0.50%
	Full UCAF	79	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%
	Masterpass	PW	1.60%	0.50%	0.25% + UAH 1.20	1.60%	0.50%
	Base	75,85	2.30%	0.70%	0.25% + UAH 1.20	2.30%	0.50%
	Contactless Terminal	PT	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%
	Contactless	P2	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%
	Contactless Card	PC	2.25%	0.70%	0.25% + UAH 1.20	2.25%	0.50%
	Purchase at ATM	AL	2.05%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	2.30%	0.70%	-	-	-
Business Premium Debit	Chip	50,53	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%
	Enhanced Electronic	84,88	2.20%	0.70%	0.95% + UAH 1.20	2.20%	0.50%
	Merchant UCAF	24	1.70%	0.70%	0.95% + UAH 1.20	1.70%	0.50%
	Full UCAF	79	1.95%	0.70%	0.95% + UAH 1.20	1.95%	0.50%
	Masterpass	PW	1.70%	0.50%	0.95% + UAH 1.20	1.70%	0.50%
	Base	75	2.40%	0.70%	0.95% + UAH 1.20	2.40%	0.50%
	Contactless Terminal	PT	1.90%	0.70%	0.95% + UAH 1.20	1.90%	0.50%
	Contactless	P2	2.10%	0.70%	0.95% + UAH 1.20	2.10%	0.50%
	Contactless Card	PC	2.30%	0.70%	0.95% + UAH 1.20	2.30%	0.50%
	Purchase at ATM	AL	2.10%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	2.40%	0.70%	-	-	-
Debit Mastercard for Business	Chip	50,53	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%
	Enhanced Electronic	84,88	2.10%	0.70%	0.25% + UAH 1.20	2.10%	0.50%
	Merchant UCAF	24	1.60%	0.70%	0.25% + UAH 1.20	1.60%	0.50%
	Full UCAF	79	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%
	Masterpass	PW	1.60%	0.50%	0.25% + UAH 1.20	1.60%	0.50%
	Base	75	2.30%	0.70%	0.25% + UAH 1.20	2.30%	0.50%
	Contactless Terminal	PT	1.85%	0.70%	0.25% + UAH 1.20	1.85%	0.50%
	Contactless	P2	2.05%	0.70%	0.25% + UAH 1.20	2.05%	0.50%
	Contactless Card	PC	2.25%	0.70%	0.25% + UAH 1.20	2.25%	0.50%
	Purchase at ATM	AL	2.05%	0.70%	-	-	-
	Purchase at ATM - Late presentment	MT	2.30%	0.70%	-	-	-

(1) Max. UAH 500.00  
(2) Min UAH 0.08



# Ukraine - Additional Information

## Overview MCC Groups

Utilities	MCC 4900: Utilities
Government	MCC 9311: Tax Payment MCC 9211 - Court Costs including Alimony and Child Support MCC 9222—Fines MCC 9223—Bail and Bond Payments MCC 9399—Government Services—not elsewhere classified
Car and Real Estate Dealers	MCC 5511: Auto & Truck DLRS- Sales, SVC, REPRS, PRTS, & Leasing MCC 5521: Automobile and Truck Dealers—(Used Only)—Sales MCC 5561: Camper Dealers, Recreational and Utility Trailers MCC 5571: Motorcycle Shops and Dealers MCC 6513: Real Estate Agents and Managers—Rentals
Postal Servicess	MCC 9402 : Postal Servicess—Government Only
Transport	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries
Parking	MCC 7523: Automobile Parking Lots and Garages

### Note:

- A maximum amount of UAH 1.20 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)