



Germany - Domestic Interchange Fees

Valid From:
09-Apr-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Contactless	0.30%
	Chip	0.30%
	Enhanced Electronic	0.30%
	Merchant UCAF	0.30%
	Full UCAF	0.30%
	MasterPass Wallet	0.30%
	Base	0.30%
	Purchase at ATM (1)	0.30%
	Purchase at ATM (late presentment) (1)	0.30%
Mastercard Consumer Debit Mastercard Consumer Prepaid	Contactless	0.20%
	Chip	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	MasterPass Wallet	0.20%
	Base	0.20%
	Purchase at ATM (1)	0.20%
	Purchase at ATM (late presentment) (1)	0.20%
Maestro Consumer Maestro Consumer Prepaid	Contactless	0.20%
	Chip&PIN	0.20%
	Secure e-commerce	0.20%
	Mail Order /Telephone Order (2)	0.20%
	Base	0.20%
	Petrol (MCC 5541 & 5542) (3)	0.20%
	Purchase at ATM (1)	0.20%
	Purchase at ATM (late presentment) (1)	0.20%
	Debit Mastercard Consumer	Contactless
Chip		0.20%
Enhanced Electronic		0.20%
Base		0.20%
Purchase at ATM (1)		0.20%
Purchase at ATM (late presentment) (1)		0.20%

(1) Available for MCC 4814, 4900, 6050, 6051

(2) Credit refunds transactions only

(3) Only for transactions under €50.00



Germany - Domestic Interchange Fees

Valid From:
01-Jan-26

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Airlines	Petrol Stations	Touristic	Grocery Stores	Household	Drugstores	Equipment, Furniture
Mastercard World Elite Business	Contactless	2.23%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Chip	2.23%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	MasterPass Wallet	2.40%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Enhanced Electronic	2.40%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Base	2.40%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Purchase at ATM (1)	2.23%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (1)	2.40%	-	-	-	-	-	-	-
Mastercard Corporate Mastercard World Preferred Debit Mastercard for Business Premium Mastercard Prepaid Business Preferred	Contactless	2.13%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Chip	2.13%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Enhanced Electronic	2.30%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Base	2.30%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Purchase at ATM (1)	2.13%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (1)	2.30%	-	-	-	-	-	-	-
Mastercard Professional Card Mastercard Business	Contactless	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Chip	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	MasterPass Wallet	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Base	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Purchase at ATM (1)	1.88%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (1)	2.05%	-	-	-	-	-	-	-
Mastercard Prepaid Commercial Debit Mastercard for Business Debit Mastercard Corporate Prepaid	Contactless	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Chip	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Enhanced Electronic	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Base	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Purchase at ATM (1)	1.88%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (1)	2.05%	-	-	-	-	-	-	-
Mastercard FleetCard Mastercard Purchasing Card	Contactless	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	Chip	1.88%	1.45%	0.68%	0.83%	0.83%	1.05%	0.90%	1.19%
	MasterPass Wallet	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Base	2.05%	1.45%	1.00%	0.85%	1.90%	2.05%	2.05%	2.05%
	Purchase at ATM (1)	1.88%	-	-	-	-	-	-	-
	Purchase at ATM (late presentment) (1)	2.05%	-	-	-	-	-	-	-

(1) Available for MCC 4814, 4900, 6050, 6051



Germany - Additional information

Overview MCC Groups

Airlines	MCC 3000 - 3350 MCC 4511: Air Carriers, Airlines - notelsewhere classified
Petrol Stations	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Touristic	MCC 4111: Transportation (incl. Ferries) MCC 4112: Passenger Railways MCC 4411: Cruise Lines MCC 4722: Travel Agency & Tour Operators
Grocery stores	MCC 5411: Grocery Stores, Supermarkets
Household	MCC 5722: Household Appliances MCC 5732: Electronic Sales MCC 5734: Computer and Software Stores
Drugstores	MCC 5912: Drug stores, pharmacies
Equipment Furniture	MCC 5712: Equipment, Furniture and Home Furnishing

Note:

- Extended Decimal Precision functionality will be applied to all cleared Germany 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)
- 85 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