Hungary - Domestic Interchange Fees

Valid From:
01-Nov-25

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payment	Postal Services, Government Services, Tax payments, Fines
Mastercard Consumer Credit	Low Value Payments (1)	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Chip	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Merchant UCAF	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Full UCAF	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Base	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Purchase at ATM (3)	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Purchase at ATM (late presentment) (3)	0,30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Low Value Payments (1)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Chip	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Merchant UCAF	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Full UCAF	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Base	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Mobile Initiated Top-Up (2)	0.20% (Max HUF 12)	N/A	N/A
	Purchase at ATM (3)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Purchase at ATM (late presentment) (3)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
Maestro Consumer Maestro Consumer Prepaid	Low Value Payments (1)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Chip	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Chip - Late Presentment	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	PIN-verified	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Signature verified	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Secure e-commerce	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Mail Order /Telephone Order (4)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Purchase at ATM (3)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Purchase at ATM (late presentment) (3)	0,20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)

(1) For transaction amounts less than or equal to HUF 5,000.00
(2) Valid only for MCC 4814; requires a Mastercard Assigned ID.
(3) Valid only for MCCs 4814, 4900, 6050, 6051
(4) Credit refund transactions only

Hungary - Domestic Interchange Fees

Valid From:
15-Jun-26

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Utilities, Telecommunications, Postal Services, Government Services, Tax payments, Fines	Enhanced Data for Petrol (8)
Mastercard Corporate Mastercard World Preferred Card Debit Mastercard Business Premium	Contactless (1)	1,50%	0.40% (Max HUF 12)	0,95%
	Chip	1,50%	0.40% (Max HUF 12)	0,95%
	MasterPass Wallet	1,60%	-	-
	Enhanced Electronic	1,60%	0.40% (Max HUF 12)	1,05%
	Base	1,90%	0.40% (Max HUF 12)	1,35%
	Purchase at ATM (5)	1,50%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5)	1,90%	0.40% (Max HUF 12)	-
	Incentive (7)	*-0,30%*	-	-
Mastercard Corporate Prepaid	Contactless (1)	1,80%	0.40% (Max HUF 12)	1,25%
	Chip	1,80%	0.40% (Max HUF 12)	1,25%
	MasterPass Wallet	1,80%	-	-
	Enhanced Electronic	1,80%	0.40% (Max HUF 12)	1,25%
	Base	1,90%	0.40% (Max HUF 12)	1,35%
	Purchase at ATM (5)	1,80%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5)	1,90%	0.40% (Max HUF 12)	-
	Incentive (7)	*-0,30%*	-	-
Mastercard Business Mastercard Commercial Prepaid Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless (1)	1,35%	0.40% (Max HUF 12)	0,80%
	Chip	1,35%	0.40% (Max HUF 12)	0,80%
	MasterPass Wallet	1,45%	-	-
	Enhanced Electronic	1,45%	0.40% (Max HUF 12)	0,90%
	Base	1,65%	0.40% (Max HUF 12)	1,10%
	Purchase at ATM (5)	1,35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5)	1,65%	0.40% (Max HUF 12)	-
	Incentive (7)	*-0,30%*	-	-
Mastercard Fleetcard	Contactless (1)	1,35%	0.40% (Max HUF 12)	0,80%
	Chip	1,35%	0.40% (Max HUF 12)	0,80%
	MasterPass Wallet	1,45%	-	-
	Enhanced Electronic	1,45%	0.40% (Max HUF 12)	0,90%
	Base	1,65%	0.40% (Max HUF 12)	1,10%
	Large Ticket Level 1 (2) (4)	1.00% + EUR 20.00	0.40% (Max HUF 12)	-
	Large Ticket Level 2 (3) (4)	0.75% + EUR 45.00	0.40% (Max HUF 12)	-
	Purchase at ATM (5)	1,35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5)	1,65%	0.40% (Max HUF 12)	-
	Incentive (7)	*-0,30%*	-	*-0,30%*
Mastercard Purchasing Card Mastercard Freight Card	Contactless (1)	1,35%	0.40% (Max HUF 12)	0,80%
	Chip	1,35%	0.40% (Max HUF 12)	0,80%
	MasterPass Wallet	1,45%	-	-
	Enhanced Electronic	1,45%	0.40% (Max HUF 12)	0,90%
	Base	1,65%	0.40% (Max HUF 12)	1,10%
	Large Ticket Level 1 (2) (4)	1.00% + EUR 20.00	0.40% (Max HUF 12)	-
	Large Ticket Level 2 (3) (4)	0.75% + EUR 45.00	0.40% (Max HUF 12)	-
	Purchase at ATM (5)	1,35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5)	1,65%	0.40% (Max HUF 12)	-
	Incentive (7)	*-0,30%*	-	-
Maestro Small Business	Chip	1,35%	0.40% (Max HUF 12)	-
	Chip—Late Presentment	1,65%	0.40% (Max HUF 12)	-
	PIN Verified	1,35%	0.40% (Max HUF 12)	-
	Signature Verified	1,65%	0.40% (Max HUF 12)	-
	MasterPass Wallet	1,50%	-	-
	Secure E-commerce	1,50%	0.40% (Max HUF 12)	-
	Mail Order/Telephone Order (6)	1,50%	0.40% (Max HUF 12)	-
	Contactless (1)	1,35%	0.40% (Max HUF 12)	-
	Purchase at ATM	1,35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment)	1,65%	0.40% (Max HUF 12)	-
Maestro Prepaid Commercial	Chip	0.40% + EUR 0.05	-	-
	Chip—Late Presentment	0.75% + EUR 0.05	-	-
	PIN Verified	0.50% + EUR 0.05	-	-
	Signature Verified	0.75% + EUR 0.05	-	-
	MasterPass Wallet	1,50%	-	-
	Secure E-commerce	1.05% + EUR 0.05	-	-
	Mail Order/Telephone Order (6)	1.05% + EUR 0.05	-	-
	Contactless (1)	0.40% + EUR 0.05	-	-
	Purchase at ATM	0.40% + EUR 0.05	-	-
	Purchase at ATM (late presentment)	0.75% + EUR 0.05	-	-

(1) For transaction amounts less than or equal to HUF 5,000.00
(2) For transaction amounts more than EUR 3,000.00
(3) For transaction amounts more than EUR 10,000.00
(4) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card
(5) Valid only for MCCs 4814, 4900, 6050, 6051
(6) Credit refund transactions only
(7) If the acquirer meets the requirements and provides the required additional data, Mastercard calculates the fee amount by deducting the incentive amount from the applicable interchange fee amount. Refer to Interchange and Service Fees Manual—Europe Region, section: Optional Addendum Message Requirements.
(8) Require pre-approval by Mastercard for the use of a Mastercard Assigned ID and compliance with the Optional Addendum Message Requirements

Hungary - Additional Information

Overview MCC Groups

Bill Payment	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4899: Cable, Satellite, and Other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant
Utilities	MCC 4900: Utilities
Telecommunications	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services
Postal Services	MCC 9402: Postal Services - Government Only
Government Services	MCC 9399: Government Services - not classified elsewhere MCC 9223: Bail and Bond Payments MCC 9211: Court Costs including Alimony and Child Support
Tax Payments	MCC 9311: Tax Payments
Fines	MCC 9222: Fines
Enhanced data for Petrol (*)	MCC 5541: Service Stations MCC 5542: Fuel Dispenser, Automated MCC 5983: Fuel Dealers

(*) Requires pre-approval by Mastercard and use of a Mastercard Assigned ID

Note:

- Extended Decimal Precision functionality will be applied to all cleared Hungary domestic transactions
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of HUF 15 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)