



Czech Republic - Domestic Interchange Fees

Valid From:
1-Mar-22

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Bill Payments (4)	Government
Mastercard Consumer Credit	Contactless Terminal (1)	PT	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Contactless Terminal High Value (2)	PV	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Contactless (1)	P2	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Contactless High Value (2)	P6	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Contactless Card	PC	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Chip	50, 53	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Merchant UCAF	24	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Full UCAF	79	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Base	75, 85	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Mobile Payment - Acquirer Domain	L7	0.30%	0.30% (Max CZK 1.4)	0.30% (Max CZK 4.5)
	Purchase at ATM (3)	AL	0.30%	-	-
	Purchase at ATM (late presentment) (3)	MT	0.30%	-	-
	Mastercard Consumer Debit Debit Mastercard Consumer Mastercard Consumer Prepaid	Contactless Terminal (1)	PT	0.20%	0.20% (Max CZK 1.4)
Contactless Terminal High Value (2)		PV	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Contactless (1)		P2	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Contactless High Value (2)		P6	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Contactless Card		PC	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Chip		50, 53	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Merchant UCAF		24	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Full UCAF		79	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Base		75, 85	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Mobile Payment - Acquirer Domain		L7	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
Purchase at ATM (3)		AL	0.20%	-	-
Purchase at ATM (late presentment) (3)		MT	0.20%	-	-
Maestro Consumer Maestro Consumer Prepaid		Contactless Terminal (1)	PT	0.20%	0.20% (Max CZK 1.4)
	Contactless Terminal High Value (2)	PV	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Contactless (1)	P1	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Contactless High Value (2)	P5	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Contactless Card	PC	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Chip	45	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Chip - Late Presentment	49	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	PIN-verified	46	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Signature verified	47	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Secure e-commerce	48	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Mail Order /Telephone Order (5)	MO	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Mobile Payment - Acquirer Domain	N7	0.20%	0.20% (Max CZK 1.4)	0.20% (Max CZK 4.5)
	Purchase at ATM (3)	AL	0.20%	-	-
	Purchase at ATM (late presentment) (3)	MT	0.20%	-	-

(1) For transaction amounts less than or equal to CZK 200.00

(2) For transaction amounts more than CZK 200.00

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

(4) Applicable only to MCC 9402

(5) Credit refund transactions only



Czech Republic - Domestic Interchange Fees

Valid From:
1-Mar-22

Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Bill Payment	Government	
Mastercard Corporate Mastercard FleetCard Mastercard World Preferred Debit Mastercard for Business Premium	Contactless Terminal (1)	PT	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Contactless Terminal High Value (2)	PV	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Contactless (1)	P2	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Contactless High Value (2)	P6	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Contactless Card	PC	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Chip	50, 53	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Base	75, 85	2.10%	CZK 1.40	2.10% (Max CZK 4.5)	
	Mobile Payment - Acquirer Domain	L7	1.40%	CZK 1.40	1.40% (Max CZK 4.5)	
	Large Ticket Level 1 (3)(4)	26	1.00% + CZK 500	-	-	
	Large Ticket Level 2 (3)(5)	27	0.75% + CZK 1,125	-	-	
	Incentive (6)	-	-0.30%	-	-	
	Purchase at ATM (7)	AL	1.70%	-	-	
	Purchase at ATM (late presentment) (7)	MT	2.10%	-	-	
Mastercard Corporate Prepaid	Contactless Terminal (1)	PT	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Contactless Terminal High Value (2)	PV	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Contactless (1)	P2	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Contactless High Value (2)	P6	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Contactless Card	PC	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Chip	50, 53	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Base	75, 85	2.10%	CZK 1.40	2.10% (Max CZK 4.5)	
	Mobile Payment - Acquirer Domain	L7	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Incentive (6)	-	-0.30%	-	-	
	Purchase at ATM (7)	AL	1.80%	-	-	
	Purchase at ATM (late presentment) (7)	MT	2.10%	-	-	
	Mastercard Business Mastercard Professional Card Mastercard Prepaid Commercial Debit Mastercard Corporate Prepaid Debit Mastercard for Business	Contactless Terminal (1)	PT	1.50%	CZK 1.40	1.50% (Max CZK 4.5)
		Contactless Terminal High Value (2)	PV	1.50%	CZK 1.40	1.50% (Max CZK 4.5)
Contactless (1)		P2	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
Contactless High Value (2)		P6	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
Contactless Card		PC	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
Chip		50, 53	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
Base		75, 85	1.90%	CZK 1.40	1.90% (Max CZK 4.5)	
Mobile Payment - Acquirer Domain		L7	1.20%	CZK 1.40	1.20% (Max CZK 4.5)	
Incentive (6)		-	-0.30%	-	-	
Purchase at ATM (7)		AL	1.50%	-	-	
Purchase at ATM (late presentment) (7)		MT	1.90%	-	-	
Mastercard Purchasing Card		Contactless Terminal (1)	PT	1.70%	CZK 1.40	1.70% (Max CZK 4.5)
		Contactless Terminal High Value (2)	PV	1.70%	CZK 1.40	1.70% (Max CZK 4.5)
	Contactless (1)	P2	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Contactless High Value (2)	P6	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Contactless Card	PC	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Chip	50, 53	1.70%	CZK 1.40	1.70% (Max CZK 4.5)	
	Base	75, 85	2.10%	CZK 1.40	2.10% (Max CZK 4.5)	
	Mobile Payment - Acquirer Domain	L7	1.40%	CZK 1.40	1.40% (Max CZK 4.5)	
	Large Ticket Level 1 (3)(4)	26	1.00% + CZK 500	-	-	
	Large Ticket Level 2 (3)(5)	27	0.75% + CZK 1,125	-	-	
	Incentive (6)	-	EUR -0.50	-	-	
	Purchase at ATM (7)	AL	1.70%	-	-	
	Purchase at ATM (late presentment) (7)	MT	2.10%	-	-	
Maestro Small Business	Contactless Terminal (1)	PT	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Contactless Terminal High Value (2)	PV	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Contactless (1)	P1	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Contactless High Value (2)	P5	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Contactless Card	PC	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Chip	45	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Chip - Late Presentment	49	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	PIN-verified	46	1.60%	CZK 1.40	1.60% (Max CZK 4.5)	
	Signature verified	47	1.80%	CZK 1.40	1.80% (Max CZK 4.5)	
	Secure e-commerce	48	1.50%	CZK 1.40	1.50% (Max CZK 4.5)	
	Mail Order/Telephone Order (8)	MO	1.90%	CZK 1.40	1.90% (Max CZK 4.5)	
	Mobile Payment - Acquirer Domain	N7	1.20%	CZK 1.40	1.20% (Max CZK 4.5)	
	Purchase at ATM (7)	AL	1.50%	-	-	
Purchase at ATM (late presentment) (7)	MT	1.80%	-	-		

(1) For transaction amounts less than or equal to 200.00 CZK

(2) For transaction amounts more than 200.00 CZK

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

(4) For transaction amounts more than CZK 75,000.00

(5) For transaction amounts more than CZK 250,000.00

(6) Incentive is not applicable to Large Ticket Level 1 and Large Ticket Level 2. Please review latest Interchange and Service Fees Manual—Europe Region", section "Intra-EEA Fallback Interchange and Service Fee Rates" for conditions to apply

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

(8) Credit refunds transactions only



Czech Republic - Domestic Interchange Fees

Valid From:
1-Dec-17

Meal Voucher Interchange Fees

Payment Product	Fee Tier	IRD	General
Mastercard	Low Value Payments (1)	L5	0.65%
	Contactless Terminal (1)	PT	1.10%
	Contactless Terminal High Value (2)	PV	1.10%
	Contactless (1)	P2	1.10%
	Contactless High Value (2)	P6	1.10%
	Contactless Card	PC	1.10%
	Chip	50, 53	1.10%
	Merchant UCAF	24	1.10%
	Full UCAF	79	1.10%
Base	75, 85	1.10%	
Debit Mastercard	Contactless Terminal (1)	PT	2.50%
	Contactless Terminal High Value (2)	PV	2.50%
	Contactless (1)	P2	2.50%
	Contactless High Value (2)	P6	2.50%
	Contactless Card	PC	2.50%
	Chip	50, 53	2.50%
	Merchant UCAF	24	2.50%
	Full UCAF	79	2.50%
	Base	75, 85	2.50%
Maestro	Low Value Payments (1)	N5	0.20%
	Contactless Terminal (1)	PT	0.65%
	Contactless Terminal High Value (2)	PV	0.65%
	Contactless (1)	P1	0.65%
	Contactless High Value (2)	P5	0.65%
	Contactless Card	PC	0.65%
	Chip	45	0.65%
	Chip-Late Presentment	49	0.65%
	PIN-verified	46	0.65%
	Signature verified	47	0.65%
	Secure e-commerce	48	0.65%
	Mail Order/ Telephone Order (3)	MO	0.65%

(1) For transaction amounts less than or equal to CZK 200.00

(2) For transaction amounts more than CZK 200.00

(3) Credit refunds transactions only



Czech Republic - Additional Information

Overview MCC Groups

Bill Payment	MCC 4829: Money Transfer - Merchant MCC 9402: Postal Services - Government Only MCC 4900: Utilities—Electric, Gas, Heating Oil, Sanitary, Water 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 6050: Quasi Cash: Merchant Institution MCC 6051: Quasi Cash - Merchant
Government	MCC 9311: Tax Payments MCC 9222: Fines MCC 9399: Government services, not elsewhere classified

Note:

- Extended Decimal Precision functionality will be applied to all cleared Czech Republic domestic transactions
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of CZK 1.35 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)
- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Funding Transaction only for MCC 6536