

# **Germany - Domestic Interchange Fees**

### **Consumer Card Interchange Fees**

Valid From: 09-Apr-20

Payment Product	Fee Tier			
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	Contactless	0.20%		
Mastercard Consumer Prepaid	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	Contactless	0.20%		
Maestro Consumer Prepaid	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	0.20%		
	Secured	0.20%		
	Enhanced Electronic	0.20%		
	Base	0.20%		
	Purchase at ATM (1)	0.20%		
	Purchase at ATM (late presentment) (1)	0.20%		

<sup>(1)</sup> Available for MCC 4814, 4900, 6050, 6051

<sup>(2)</sup> Credit refunds transactions only

<sup>(3)</sup> Only for transactions under €50.00



# **Germany - Domestic Interchange Fees**

### **Commercial Card Interchange Fees**

Valid From: 17-Jul-20

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

<sup>(1)</sup> 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