



Norway - 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%
	Base	0.30%
	Purchase at ATM	0.30%
Purchase at ATM (late presentment)	0.30%	
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Contactless	0.20%
	Chip	0.20%
	Enhanced Electronic	0.20%
	Merchant UCAF	0.20%
	Full UCAF	0.20%
	Base	0.20%
	Purchase at ATM	0.20%
Purchase at ATM (late presentment)	0.20%	
Maestro Consumer Maestro Consumer Prepaid	Contactless	0.20%
	Chip	0.20%
	Chip - Late Presentment	0.20%
	PIN-verified	0.20%
	Signature verified	0.20%
	Secure e-commerce	0.20%
	Mail Order/Telephone Order (1)	0.20%
	Purchase at ATM	0.20%
	Purchase at ATM (late presentment)	0.20%

(1) Credit refunds transactions only

Debit and Prepaid Card Load

Valid From:

24-Jan-20

Payment Product	Fee Tier	POI Funding(1)	Money Transfer(2)
Mastercard Consumer Credit	Prepaid Card Load	0.30%	0.30%
Mastercard Consumer Debit		0.20%	0.20% (Max EUR 0.05)
Mastercard Consumer Prepaid		0.20%	0.20% (Max EUR 0.05)
Debit Mastercard Consumer		0.20%	0.20% (Max EUR 0.05)
Maestro Consumer		0.20%	0.20% (Max EUR 0.05)

(1) MCC 6540 - POI Funding transactions

(2) MCC 4829 - Money Transsfer



Norway - Domestic Interchange Fees

Valid From:
01-Mar-21

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Supermarkets
Mastercard Corporate Mastercard World Preferred	Contactless	1.50%	0.75%
	Chip	1.50%	0.75%
	Enhanced Electronic	1.60%	0.80%
	Base	1.90%	0.95%
	Purchase at ATM	1.50%	-
	Purchase at ATM (late presentment)	1.90%	-
Mastercard Corporate Prepaid	Contactless	1.80%	0.75%
	Chip	1.80%	0.75%
	Enhanced Electronic	1.80%	0.80%
	Base	1.90%	0.95%
	Purchase at ATM	1.80%	-
	Purchase at ATM (late presentment)	1.90%	-
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless	1.40%	0.70%
	Chip	1.40%	0.70%
	Enhanced Electronic	1.50%	0.75%
	Base	1.80%	0.90%
	Purchase at ATM	1.40%	-
	Purchase at ATM (late presentment)	1.80%	-
Mastercard FleetCard Mastercard Purchasing Card	Contactless	1.50%	0.75%
	Chip	1.50%	0.75%
	Enhanced Electronic	1.60%	0.80%
	Base	1.90%	0.95%
	Large Ticket Level 1 (1)	1.00% + EUR 20.00	-
	Large Ticket Level 2 (2)	0.75% + EUR 40.00	-
	Incentive (4)	-0.30%	-0.30%
	Purchase at ATM	1.50%	-
	Purchase at ATM (late presentment)	1.90%	-
Maestro Small Business	Contactless	1.40%	0.70%
	Chip	1.40%	0.70%
	Chip - Late Presentment	1.80%	0.90%
	PIN-verified	1.40%	0.70%
	Signature verified	1.50%	0.75%
	Secure e-commerce	1.50%	0.75%
	Mail Order/Telephone Order (3)	1.50%	0.75%
	Purchase at ATM	1.40%	-
	Purchase at ATM (late presentment)	1.80%	-
	Debit Mastercard Business Premium	Contactless	1.50%
Chip		1.50%	0.75%
Enhanced Electronic		1.60%	0.80%
Base		1.90%	0.95%
Purchase at ATM		1.50%	-
Purchase at ATM (late presentment)		1.90%	-

(1) For transaction amounts more than EUR 3,000.00

(2) For transaction amounts more than EUR 10,000.00

(3) Credit refunds transactions only

(4) Incentive is not applicable to Large Ticket Level 1 and Large Ticket Level 2



Norway - Additional Information

Overview MCC Groups

Supermarkets

MCC 5411: Grocery stores, Supermarkets

MCC 5422: Freezer, Locker Meat Provisioners

MCC 5499: Miscellaneous Food stores - Convenience Stores, Markets, Specialty Stores,
and Vending Machines

Note:

- Extended Decimal Precision functionality will be applied to all cleared Norway domestic transactions
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of NOK 0.40 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