



Estonia - Domestic Interchange Fees

Valid From:
09-Apr-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Low Value Payments (1)	0.30%
	Contactless Terminal	0.30%
	Contactless	0.30%
	Contactless Card	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 Debit Mastercard Consumer Mastercard Consumer Prepaid	Low Value Payments (1)	0.20%
	Contactless Terminal	0.20%
	Contactless	0.20%
	Contactless Card	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	Low Value Payments (1)	0.20%
	Contactless Terminal	0.20%
	Contactless	0.20%
	Contactless Card	0.20%
	Chip	0.20%
	Secure e-commerce	0.20%
	PIN-verified	0.20%
	Signature verified	0.20%
	Mail Order /Telephone Order (2)	0.20%
	Chip - late presentment	0.20%
	Purchase at ATM	0.20%
Purchase at ATM (late presentment)	0.20%	

(1) For transaction amounts less than or equal to €5.00

(2) Credit refund transactions only



Estonia - Domestic Interchange Fees

Valid From:
22-Jan-21

Commercial Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Corporate Mastercard World Preferred	Contactless Terminal	1.30%
	Contactless	1.30%
	Contactless Card	1.30%
	Chip	1.30%
	Enhanced Electronic	1.45%
	Base	1.65%
	<i>Incentive</i>	-0.30%
	Purchase at ATM	1.30%
Mastercard Corporate Prepaid	Purchase at ATM (late presentment)	1.65%
	Contactless Terminal	1.80%
	Contactless	1.80%
	Contactless Card	1.80%
	Chip	1.80%
	Enhanced Electronic	1.80%
	Base	1.80%
	Incentive (4)	-0.30%
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card	Purchase at ATM	1.80%
	Purchase at ATM (late presentment)	1.80%
	Contactless Terminal	1.05%
	Contactless	1.05%
	Contactless Card	1.05%
	Chip	1.05%
	Enhanced Electronic	1.20%
	Base	1.40%
Mastercard FleetCard Mastercard Purchasing Card	<i>Incentive</i>	-0.30%
	Purchase at ATM	1.05%
	Purchase at ATM (late presentment)	1.40%
	Contactless Terminal	1.30%
	Contactless	1.30%
	Contactless Card	1.30%
	Chip	1.30%
	Enhanced Electronic	1.45%
Maestro Small Business	Base	1.65%
	Large Ticket Level 1 (1)	1.00% + EUR 20.00
	Large Ticket Level 2 (2)	0.75% + EUR 45.00
	<i>Incentive</i>	-0.30%
	Purchase at ATM	1.30%
	Purchase at ATM (late presentment)	1.65%
	Contactless Terminal	1.05%
	Contactless	1.05%
	Contactless Card	1.05%
	Chip	1.05%
	Chip - Late Presentment	1.20%
PIN-verified	1.20%	
Signature verified	1.20%	
Secure e-commerce	1.20%	
Mail Order/Telephone Order (3)	1.20%	
Debit Mastercard Business Debit Mastercard Corporate Prepaid	Purchase at ATM	1.05%
	Purchase at ATM (late presentment)	1.20%
	Contactless Terminal	1.05%
	Contactless	1.05%
	Contactless Card	1.05%
	Chip	1.05%
	Enhanced Electronic	1.20%
	Base	1.40%
Debit Mastercard for Business Premium	<i>Incentive</i>	-0.30%
	Purchase at ATM	1.05%
	Purchase at ATM (late presentment)	1.40%
	Contactless Terminal	1.30%
	Contactless	1.30%
	Contactless Card	1.30%
	Chip	1.30%
	Enhanced Electronic	1.45%
Base	1.65%	
Debit Mastercard for Business Premium	<i>Incentive</i>	-0.30%
	Purchase at ATM	1.30%
	Purchase at ATM (late presentment)	1.65%
	Contactless Terminal	1.30%
	Contactless	1.30%
	Contactless Card	1.30%
	Chip	1.30%
	Enhanced Electronic	1.45%
Base	1.65%	

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

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

(3) Credit refund transactions only



Estonia - Additional Information

Note:

- Extended Decimal Precision functionality will be applied to all cleared Estonia 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