



Spain - Domestic Interchange Fees

Valid From:
1-Mar-19

Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Credit	Low Value Payments (1)	0.20%
	Base (2)	0.30%

Payment Product	Fee Tier	General
Mastercard Consumer Debit (5)	Low Value Payments (1)	0.10%
	Base (2)	0.20%
Mastercard Consumer Prepaid (5)	Base (2)	0.20%

Payment Product	Fee Tier	General
Maestro Consumer (5)	Low Value Payments (1)	0.10%
	Base (2)	0.20%
Maestro Consumer Prepaid (5)	Base (2)	0.20%

Payment Product	Fee Tier	General
Debit Mastercard Consumer (5)	Low Value Payments (1)	0.10%
	Base (2)	0.20%

(1) For transaction amounts less than or equal to EUR 20.00

(2) For transaction amounts more than EUR 20.00

(3) For face-to-face transactions only

(4) For e-commerce transactions only

(5) For debit transactions, the interchange fee per transaction shall not exceed 0.20%, with a maximum up to EUR 0.07



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Valid From:
1-Jul-19

Commercial Interchange Fees

Payment Product	Merchant Category	Tier 1	Tier 2	Tier 3
Mastercard Commercial Credit	Standard	0.76% + EUR 0.03	0.53% + EUR 0.03	0.49% + EUR 0.03
	Toll Roads	0.57% + EUR 0.03	0.46% + EUR 0.03	0.23% + EUR 0.03
	Retailers	0.76% + EUR 0.03	0.49% + EUR 0.03	0.43% + EUR 0.03
	Restaurants, Travel, and Expenditure	0.76% + EUR 0.03	0.53% + EUR 0.03	0.49% + EUR 0.03
	Airlines	0.76% + EUR 0.03	0.51% + EUR 0.03	0.43% + EUR 0.03
	Petrol	0.65% + EUR 0.03	0.49% + EUR 0.03	0.43% + EUR 0.03
Mastercard Commercial Debit and Prepaid, Debit Mastercard, Maestro	Standard	EUR 0.35	EUR 0.22	EUR 0.20
	Toll Roads	EUR 0.06	EUR 0.04	EUR 0.04
	Retailers	EUR 0.35	EUR 0.21	EUR 0.20
	Restaurants, Travel, and Expenditure	EUR 0.35	EUR 0.21	EUR 0.20
	Airlines	EUR 0.35	EUR 0.21	EUR 0.20
	Petrol	EUR 0.27	EUR 0.21	EUR 0.18

Note the transactions that are submitted without Mastercard Assigned ID fall into Tier 1, Standard Category
For each qualifying merchant, acquirers will have to supply the provided Mastercard Assigned ID (in PDS 0176):

- Tier 1: Mastercard Assigned ID 418587
- Tier 2: Mastercard Assigned ID 418588
- Tier 3: Mastercard Assigned ID 418589

Merchants list is available on Mastercard Connect under Domestic Rules - Spain



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Note:

- 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
- Extended Decimal Precision functionality will be applied to all cleared Spain domestic transactions