Cyprus - Domestic Interchange Fees

Valid From:
1-Apr-20

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Government (2)
Mastercard Consumer Credit	Contactless	0.30%	0.30%
	Chip & PIN	0.30%	0.30%
	Enhanced Electronic	0.30%	0.30%
	Merchant UCAF	0.30%	0.30%
	Full UCAF	0.30%	0.30%
	Base	0.30%	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%	0.20%
	Chip & PIN	0.20%	0.20%
	Enhanced Electronic	0.20%	0.20%
	Merchant UCAF	0.20%	0.20%
	Full UCAF	0.20%	0.20%
	Base	0.20%	0.20%
	Purchase at ATM	0.20%	-
	Purchase at ATM (late presentment)	0.20%	-
Maestro Consumer Maestro Consumer Prepaid	Contactless	0.20%	0.20%
	Chip	0.20%	0.20%
	Chip - Late Presentment	0.20%	0.20%
	PIN-verified	0.20%	0.20%
	Signature verified	0.20%	0.20%
	Secure e-commerce	0.20%	0.20%
	Mail Order /Telephone Order (1)	0.20%	0.20%
	Purchase at ATM	0.20%	-
	Purchase at ATM (late presentment)	0.20%	-

(1) Credit refund transactions only
(2) Maximum interchange fee of EUR 15.00 per transaction for credit payment products
Maximum interchange fee of EUR 10.00 per transaction for debit payment products

Cyprus - Domestic Interchange Fees

Valid From:
1-Feb-23

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol, Education, Charity	Utilities (3)	Government (4)	Supermarkets, Insurance
Mastercard Business	Contactless	1.75%	1.00%	0.90%	0.90%	1.45%
Mastercard Central Travel Solution Air	Chip & PIN	1.75%	1.00%	0.90%	0.90%	1.45%
Mastercard Corporate Debit	Enhanced Electronic	1.75%	1.00%	0.90%	0.90%	1.45%
Debit Mastercard Corporate Prepaid	Base	1.75%	1.00%	0.90%	0.90%	1.45%
Debit Mastercard for Business	Purchase at ATM	1.75%	-	-	-	-
	Purchase at ATM (late presentment)	1.75%	-	-	-	-
Mastercard Corporate Prepaid	Contactless	1.80%	1.00%	0.90%	0.90%	1.45%
	Chip & PIN	1.80%	1.00%	0.90%	0.90%	1.45%
	Enhanced Electronic	1.80%	1.00%	0.90%	0.90%	1.45%
	Base	1.80%	1.00%	0.90%	0.90%	1.45%
	Purchase at ATM	1.80%	-	-	-	-
	Purchase at ATM (late presentment)	1.80%	-	-	-	-
Mastercard Corporate Credit	Contactless	1.90%	1.00%	0.90%	0.90%	1.45%
Business Preferred Credit	Chip & PIN	1.90%	1.00%	0.90%	0.90%	1.45%
Business Premium Debit	Enhanced Electronic	1.90%	1.00%	0.90%	0.90%	1.45%
	Base	1.90%	1.00%	0.90%	0.90%	1.45%
	Purchase at ATM	1.90%	-	-	-	-
	Purchase at ATM (late presentment)	1.90%	-	-	-	-
Mastercard FleetCard	Contactless	1.75%	1.00%	0.90%	0.90%	1.45%
Mastercard Purchasing Card	Chip & PIN	1.75%	1.00%	0.90%	0.90%	1.45%
	Enhanced Electronic	1.75%	1.00%	0.90%	0.90%	1.45%
	Base	1.75%	1.00%	0.90%	0.90%	1.45%
	Large Ticket Level 1 (1)	1.75%	1.00%	0.90%	0.90%	1.45%
	Large Ticket Level 2 (2)	1.75%	1.00%	0.90%	0.90%	1.45%
	Purchase at ATM	1.75%	-	-	-	-
	Purchase at ATM (late presentment)	1.75%	-	-	-	-

(1) For transaction amounts more than EUR 3,000.00
(2) For transaction amounts more than EUR 10,000.00
(3) Minumum IC fee of EUR 0.24 per transaction and maximum IC fee of EUR 61.20 per transaction
(4) Minumum IC fee of EUR 0.45 per transaction and maximum IC fee of EUR 45.00 per transaction

Cyprus - Additional Information

Overview MCC Groups

Petrol Stations	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Supermarkets	MCC 5411: Grocery stores, Supermarkets MCC 5422: Freezer, Locker Meat Provisioners MCC 5441: Candy, Nut, Confectionery Stores MCC 5462: Bakeries MCC 5499: Miscellaneuos Food stores - Convenience Stores, Markets, Specialty Stores, and Vending Machines
Insurance	MCC 6300: Insurance Sales, Underwritting, and Premiums
Utilities	MCC 4900: Utilities - Electric, Gas, Heating Oil, Sanitary, Water
Education	MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges
Charities	MCC 8398: Organizations, Charitable and Social Service
Government	MCC 9311: Tax Payments MCC 9399: Government Services - not elwhere classified MCC 9402: Postal Services – Government Only MCC 9405: Intra-Government Purchase – Government Only

Note:

- Extended Decimal Precision functionality will be applied to all cleared Cyprus 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)