



**Mastercard® Intra-Country Interchange Fees
Poland**

MCC Group: General

Mastercard Consumer Card Interchange Fees

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit, Mastercard Consumer Prepaid
Micro-Payments ^a	0.30%	0.20%
Low Value Payments ^b	0.30%	0.20%
Chip Terminal	0.30%	0.20%
Chip Full Chip	0.30%	0.20%
Chip Card only	0.30%	0.20%
Enhanced Electronic	0.30%	0.20%
Merchant UCAF	0.30%	0.20%
Full UCAF	0.30%	0.20%
Base	0.30%	0.20%
Mobile Payment - Acquirer Domain	0.30%	0.20%
Mobile Payment - Issuer Domain	0.30%	0.20%

Mastercard Commercial Card Interchange Fees

Fee Tier	Mastercard Commercial Credit	Mastercard Commercial Debit, Mastercard Commercial Prepaid
Chip – Terminal	0.30%	0.20%
Chip Full Chip	0.30%	0.20%
Chip Card Only	0.30%	0.20%
Enhanced Electronic	0.30%	0.20%
Merchant UCAF	0.30%	0.20%
Full UCAF	0.30%	0.20%
Base	0.30%	0.20%
Incentive (**)	0.00%	0.00%



Mastercard Intra-Country Interchange Fees Poland

MCC Group: Bill Payments^e, Transportation^f & Government Services^g
 > Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Mastercard Consumer Card Interchange Fees

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit, Mastercard Consumer Prepaid	Mastercard World, Mastercard World Elite	Mastercard World Debit, Mastercard World Elite Debit
Micro-Payments ^a	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Low Value Payments ^b	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Chip Terminal	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Chip Full Chip	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Chip Card only	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Enhanced Electronic	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Merchant UCAF	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Full UCAF	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Base	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Mobile Payment - Acquirer Domain	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Mobile Payment - Issuer Domain	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)

Mastercard Commercial Card Interchange Fees

Fee Tier	Mastercard Commercial Credit	Mastercard Commercial Debit, Mastercard Commercial Prepaid
Chip – Terminal	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Chip Full Chip	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Chip Card Only	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Enhanced Electronic	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Merchant UCAF	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Full UCAF	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Base	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)



MCC Group: Delivery services^h

Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Mastercard Consumer Card Interchange Fees

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit, Mastercard Consumer Prepaid	Mastercard World, Mastercard World Elite	Mastercard World Debit, Mastercard World Elite Debit
Micro-Payments ^a	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Low Value Payments ^b	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Chip Terminal	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Chip Full Chip	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Chip Card only	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Enhanced Electronic	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Merchant UCAF	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Full UCAF	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Base	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Mobile Payment - Acquirer Domain	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Mobile Payment - Issuer Domain	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)

Mastercard Commercial Card Interchange MasterCard

Fee Tier	Mastercard Commercial Credit	Mastercard Commercial Debit, Mastercard Commercial Prepaid
Chip – Terminal	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Chip Full Chip	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Chip Card Only	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Enhanced Electronic	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Merchant UCAF	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Full UCAF	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)
Base	0.30% (max. 2.00 PLN)	0.20% (max. 2.00 PLN)



MCC Group: Public sectorⁱ

Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Mastercard Consumer Card Interchange Fees

Fee Tier	Mastercard Consumer Credit	Mastercard Consumer Debit, Mastercard Consumer Prepaid
Micro-Payments ^a	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Low Value Payments ^b	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Chip Terminal	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Chip Full Chip	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Chip Card only	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Enhanced Electronic	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Merchant UCAF	N/A	N/A
Full UCAF	N/A	N/A
Base	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Mobile Payment - Acquirer Domain	N/A	N/A
Mobile Payment - Issuer Domain	N/A	N/A

Mastercard Commercial Card Interchange Mastercard

Fee Tier	Mastercard Commercial Credit	Mastercard Commercial Debit, Mastercard Commercial Prepaid
Chip – Terminal	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Chip Full Chip	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Chip Card Only	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Enhanced Electronic	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)
Merchant UCAF	N/A	N/A
Full UCAF	N/A	N/A
Base	0.01% (max. 0.01 PLN)	0.01% (max. 0.01 PLN)



**Debit Mastercard Intra-Country Interchange Fees
Poland**

MCC Group: General

Debit Mastercard Interchange Fees

Fee Tier	Mastercard Debit	Mastercard Debit Delayed
Micro-Payments ^a	0.20%	0.30%
Low Value Payments ^b	0.20%	0.30%
Chip Terminal	0.20%	0.30%
Chip Full Chip	0.20%	0.30%
Chip Card only	0.20%	0.30%
Enhanced Electronic	0.20%	0.30%
Merchant UCAF	0.20%	0.30%
Full UCAF	0.20%	0.30%
Base	0.20%	0.30%
Mobile Payment - Acquirer Domain	0.20%	0.30%
Mobile Payment - Issuer Domain	0.20%	0.30%

Grupa MCC: Bill Payments^e, Transportation^f & Government Services^g
> Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Debit Mastercard Interchange Fees

Fee Tier	Mastercard Debit	Mastercard Debit Delayed
Micro-Payments ^a	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Low Value Payments ^b	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Chip Terminal	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Chip Full Chip	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Chip Card only	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Enhanced Electronic	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Merchant UCAF	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Full UCAF	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Base	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Mobile Payment - Acquirer Domain	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Mobile Payment - Issuer Domain	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)



MCC Group: Delivery services^h

Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Debit Mastercard Interchange Fees

Fee Tier	Mastercard Debit	Mastercard Debit Delayed
Micro-Payments ^a	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Low Value Payments ^b	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Chip Terminal	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Chip Full Chip	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Chip Card only	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Enhanced Electronic	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Merchant UCAF	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Full UCAF	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Base	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Mobile Payment - Acquirer Domain	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Mobile Payment - Issuer Domain	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)

MCC Group: Public sectorⁱ

Requires pre-approval by MasterCard and use of MasterCard Assigned ID¹

Mastercard Consumer Card Interchange Fees

Fee Tier	Mastercard Debit
Micro-Payments ^a	0.01% (max. 0.01 PLN)
Low Value Payments ^b	0.01% (max. 0.01 PLN)
Chip Terminal	0.01% (max. 0.01 PLN)
Chip Full Chip	0.01% (max. 0.01 PLN)
Chip Card only	0.01% (max. 0.01 PLN)
Enhanced Electronic	0.01% (max. 0.01 PLN)
Merchant UCAF	N/A
Full UCAF	N/A
Base	0.01% (max. 0.01 PLN)
Mobile Payment - Acquirer Domain	N/A
Mobile Payment - Issuer Domain	N/A



**Maestro® Intra-Country Interchange Fees
Poland**

Group MCC: General

Fee Tier	Maestro	Maestro Delayed
Micro-Payments ^a	0.20%	0.30%
Low Value Payments ^b	0.20%	0.30%
Chip Terminal	0.20%	0.30%
Chip Full Chip	0.20%	0.30%
Chip Card only	0.20%	0.30%
PIN-verified	0.20%	0.30%
Signature verified	0.20%	0.30%
Secure e-commerce	0.20%	0.30%
Mail Order/Telephone Order	0.20%	0.30%
Mobile Payment - Acquirer Domain	0.20%	0.30%
Mobile Payment - Issuer Domain	0.20%	0.30%

Group MCC: Bill Payments^e, Transportation^f & Government Services^g
Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Fee Tier	Maestro	Maestro Delayed
Micro-Payments ^a	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Low Value Payments ^b	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Chip Terminal	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Chip Full Chip	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Chip Card only	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
PIN-verified	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Signature verified	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Secure e-commerce	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Mail Order/Telephone Order	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Mobile Payment - Acquirer Domain	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Mobile Payment - Issuer Domain	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)



MCC Group: Delivery servicesⁱ

Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Fee Tier	Maestro	Maestro Delayed
Micro-Payments ^a	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Low Value Payments ^b	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Chip Terminal	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Chip Full Chip	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Chip Card only	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
PIN-verified	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Signature verified	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Secure e-commerce	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Mail Order/Telephone Order	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Mobile Payment - Acquirer Domain	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)
Mobile Payment - Issuer Domain	0.20% (max. 2.00 PLN)	0.30% (max. 2.00 PLN)

MCC Group: Public sectorⁱ

Requires pre-approval by Mastercard and use of Mastercard Assigned ID¹

Mastercard Consumer Card Interchange Fees

Fee Tier	Mestro
Micro-Payments ^a	0.01% (max. 0.01 PLN)
Low Value Payments ^b	0.01% (max. 0.01 PLN)
Chip Terminal	0.01% (max. 0.01 PLN)
Chip Full Chip	0.01% (max. 0.01 PLN)
Chip Card only	0.01% (max. 0.01 PLN)
PIN-verified	0.01% (max. 0.01 PLN)
Signature verified	0.01% (max. 0.01 PLN)
Secure e-commerce	N/A
Mail Order/Telephone Order	N/A
Mobile Payment - Acquirer Domain	N/A
Mobile Payment - Issuer Domain	N/A



Mastercard, Debit Mastercard & Maestro Purchase at ATM

MCC Group: Mobile Top UP at ATM (MCC 4814)
 Bill Payments (MCC 6050, 6051, 4900)

Mastercard Consumer Card Purchase at ATM Interchange Fees

Fee Tier	Mastercard Consumer	Mastercard Consumer Debit, Mastercard Consumer Prepaid	Mastercard World, Mastercard World Elite	Mastercard World Debit, Mastercard World Elite Debit
Purchase at ATM ^c	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)	0.20%(max. 0.18 PLN)
Purchase at ATM – Late Presentment ^c	0.30%	0.20%	0.30%	0.20%

* Issuers will be eligible for the Debit Mastercard Rewards interchange fees via the Account Level Management (ALM) platform.

Mastercard Commercial Card Purchase at ATM Interchange Fees

Fee Tier	Mastercard Commercial Credit	Mastercard Commercial Debit, Mastercard Commercial Prepaid
Purchase at ATM ^c	0.30% (max. 0.25 PLN)	0.20% (max. 0.18 PLN)
Purchase at ATM - Late Presentment ^c	0.30%	0.20%

Debit Mastercard Purchase at ATM Interchange Fees

Fee Tier	Debit Mastercard	Debit Mastercard Delayed
Purchase at ATM ^c	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Purchase at ATM - Late Presentment ^c	0.20%	0.30%

Debit Mastercard Purchase at ATM Interchange Fees

Fee Tier	Maestro	Maestro Delayed
Purchase at ATM ^c	0.20% (max. 0.18 PLN)	0.30% (max. 0.25 PLN)
Purchase at ATM - Late Presentment ^c	0.20%	0.30%



- a Only valid for transactions under or equal to PLN 20.
- b Only valid for transactions greater than PLN 20 and less than or equal to PLN 40.
- c Available for MCCs 4814, 4900, 6050 lub 6051.
- d Credit refund transactions only.
- e Requires pre-approval by Mastercard and use of the Mastercard Assigned ID in combination with MCCs 4814, 4816, 4899, 4900, 6050 lub 6051.
- f Requires pre-approval by Mastercard and use of the Mastercard Assigned ID in combination with MCCs 4111.
- g Requires pre-approval by Mastercard and use of the Mastercard Assigned ID in combination with MCCs 4829, 9211, 9222, 9311 lub 9399.
- h Requires pre-approval by Mastercard and use of the Mastercard Assigned ID in combination with MCCs 4215, 4829, 6050 lub 6051.
- i Requires pre-approval by Mastercard and use of the Mastercard Assigned ID in combination with MCCs 9211, 9222, 9311 lub 9399.
- (**) Incentive is applicable only to Mastercard Purchasing Card and Mastercard Fleetcard and not applicable to PayPass transactions™.
- 1 See Specific MCC IF Process & Application Form (in Poland MC Connect)