

Acquiring Volume Fees : Fee name	Description	Rate	
POS Mastercard Volume fee	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to Mastercard-branded activity.</p> <p>Progressive Tiered fee on reported volume (dom + intra + inter).</p>	Quarterly Volume (EUR)	Acquiring Fees
		0-300 000 000	0,00070
		More than 300 000 000	0,00023
ATM Mastercard Volume fee	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to Mastercard-branded activity.</p> <p>Progressive Tiered fee on reported volume (dom + intra + inter).</p>	Quarterly Volume (EUR)	Acquiring Fees
		0-300 000 000	0,00070
		More than 300 000 000	0,00023
POS Maestro Volume fee	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to Maestro-branded activity.</p> <p>Progressive Tiered fee on reported volume (dom + intra + inter).</p>	Quarterly Volume (EUR)	Acquiring Fees
		0-300 000 000	0,00070
		More than 300 000 000	0,00023
ATM Maestro Volume fee	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to Maestro-branded activity.</p> <p>Progressive Tiered fee on reported volume (dom + intra + inter).</p> <p>Maestro®/Cirrus® ATM On-Ups volumes will not be billed and will not be taken into account for the calculation of the tiered rates of the volume fee.</p>	Quarterly Volume (EUR)	Acquiring Fees
		0-300 000 000	0,00070
		More than 300 000 000	0,00023
Minimum Terminal Fees: Fee name	Description	Rate	
Mastercard and Maestro POS Minimum Terminal Fee	<p>Charged to ensure all principal members contribute a minimum amount to the scheme.</p> <p>Tiered fees on reported POS terminals. The minimum POS terminal fees only apply if they total amount of these fees is higher than the sum of the acquiring volume fees and the acquiring reported transaction fees, and Mastercard will only bill for the difference (equal to the minimum terminal fees minus acquiring volume fees and acquiring reported transition fees).</p> <p>Fee charged to support the overall operation of the payment scheme.</p>	Tier Ending Value	Fee (Standard Tiered)
		0-1000	0
		1001-2500	7800
		2501-5000	19 500
		5001-10 000	39 000
		10 001-15 000	78 000
		15 001-25 000	115 500
		25 001 – 50 000	192 500
		50 001-100 000	385 000
		100 001-300 000	770 000
		More than 300 000	2 310 000

<p>Mastercard and Maestro ATM Minimum Terminal Fee</p>	<p>Charged to ensure all principal members contribute a minimum amount to the scheme.</p> <p>Tiered fees on reported ATM terminals. The minimum ATM terminal fees only apply if they total amount of these fees is higher than the sum of the acquiring volume fees and the acquiring reported transaction fees, and Mastercard will only bill for the difference (equal to the minimum terminal fees minus acquiring volume fees and acquiring reported transition fees).</p> <p>Fee charged to support the overall operation of the payment scheme.</p>	<p>Tier Ending Value</p> <p>0-500</p> <p>501-1250</p> <p>1250-2500</p> <p>2501-5000</p> <p>5001-7500</p> <p>7501-12 500</p> <p>12 501-25 000</p> <p>25 001-50 000</p> <p>50 001-150 000</p> <p>More than 150 000</p>	<p>Fee (Standard Tiered)</p> <p>0</p> <p>35 000</p> <p>70 000</p> <p>140 000</p> <p>270 000</p> <p>360 000</p> <p>600 000</p> <p>1 125 000</p> <p>2 250 000</p> <p>6 750 000</p>
<p>Reported Transaction Fees</p>	<p>Description</p>	<p>Rate</p>	
<p>Acquiring Domestic plus Intra –European Mastercard POS Reported Transaction Fee (in EUR per transaction)</p>	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to MasterCard-branded activity Progressive Tiered on reported transactions.</p>	<p>Quarterly Number of Transactions</p> <p>0-2 500 000</p> <p>2 500 001-12 500 000</p> <p>12 500 001-25 000 000</p> <p>More than 25 000 000</p>	<p>Fee</p> <p>0,00300</p> <p>0,00241</p> <p>0,00237</p> <p>0,00191</p>
<p>Acquiring Domestic plus Intra –European Mastercard ATM Reported Transaction Fee (in EUR per transaction)</p>	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to MasterCard-branded activity Progressive Tiered on reported transactions.</p>	<p>Quarterly Number of Transactions</p> <p>0-2 500 000</p> <p>2 500 001-5 000 000</p> <p>More than 5 000 000</p>	<p>Fee</p> <p>0,00300</p> <p>0,00241</p> <p>0,00191</p>
<p>Acquiring Domestic plus Intra –European Maestro POS Reported Transaction Fee (in EUR per transaction)</p>	<p>Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to MasterCard-branded activity.</p> <p>Progressive Tiered on reported transactions.</p>	<p>Quarterly Number of Transactions</p> <p>0-2 500 000</p> <p>2 500 001-12 500 000</p> <p>12 500 001-25 000 000</p> <p>More than 25 000 000</p>	<p>Fee</p> <p>0,00300</p> <p>0,00241</p> <p>0,00237</p> <p>0,00191</p>

Acquiring Domestic plus Intra –European Maestro ATM Reported Transaction Fee (in EUR per transaction)	Fee charged to support the overall operation of the payment scheme (brands, rules, infrastructure...) relating to MasterCard-branded activity Progressive Tiered on reported transactions The fees will not apply to domestic Mestro/Cirrus ATM On-US transactions, and those transactions will not be taken into account for the calculation of the tiered rates of the reported transaction fees.	Quarterly Number of Transactions  0-2 500 000 2 500 001-5 000 000 More than 5 000 000	Fee  0,00300 0,00241 0,00191				
Acquiring Interregional Mastercard and Maestro POS and ATM Reported Transaction Fee (in EUR per transaction)		Quarterly Number of Transactions  More than 0	Fee  0.12				
Clearing fee	Description	Transaction Values Fee	Fee				
Acquiring Domestic Plus Intra-European POS Clearing Fee (in EUR per Transaction)	Fee charged to cover the cost of clearing processing calculation based on the total weekly domestic plus intra- European, Mastercard plus Maestro transactions processed by Mastercard.	Weekly Transactions  More than 0	< 5 EUR  0,00030	5-25 EUR  0,00125	> 25-100 EUR  0,00500	More than 100 EUR  0,02500	
Acquiring Domestic Plus Intra-European ATM Clearing Fee (in EUR per Transaction)	Fee charged to cover the cost of clearing processing calculation based on the total weekly interregional Mastercard plus Maestro transactions processed by Mastercard.	Weekly Transactions  More than 0	0,00075				
Acquiring Interregional Clearing Fee (in EUR per Transaction)		Weekly Transactions  More than 0	0,005				
Enhanced DCC Compliance Program	The fee finances the activities conducted within the scope of the Enhanced European DCC Program providing a more consistent and structured DCC compliance approach, while still supporting the ability of acquirers, merchants, and ATM providers to expand their businesses.	The annual fee to be applied is provided in the following table.					
		Number of DCC Transactions					
		From	To	Fee in Euro			
		1	10 000	20 000			
		10 001	100 000	40 000			
100 001	250 000	120 000					
250 001		240 000					

DCC Performance Rewards Framework	<p>Mastercard designed the Performance Rewards Framework to encourage acquirers to reach operational excellence when providing POI currency conversion services. Acquirers will be rewarded for their continuous compliance efforts.</p> <p>This framework is based on four objective criteria, against which Mastercard will measure each individual acquirer at the end of the program year. Mastercard will reward acquirers that qualify for this program in the form of a financial incentive against the Enhanced European DCC Compliance Program Fees.</p> <p>The annual rewards are provided in the following table. Practically, at the end of September and after the application of the Enhanced European DCC Compliance Program Fee, Mastercard will issue a credit to acquirers that have qualified for the Performance Rewards Framework.</p>	Number of DCC Transactions a		
		From	Up to	Annual Reward (EUR)
		1	1000	8000
		10 001	100 000	16 000
		100 001	250 000	48 000
		250 001	Maximum	96 000
		a	Annual identified DCC traffic per acquirer for all of its Member IDs/ICA numbers and across the Single European Payments Area (SEPA) region.	
a				
E-commerce Development Fee	Charged to support issuers' and merchants' deployment of SecureCode on Mastercard and Maestro cards. Mastercard aims to encourage development of safer e-commerce transactions on both the issuing and merchant sides across Europe. Mastercard is also supporting acquirers in the deployment of Maestro e-commerce acceptance and issuers in enabling Maestro cards for e-commerce transactions. Using Mastercard® SecureCode™ for both Mastercard® and Maestro® e-commerce transactions reduces fraud in the Card Not Present environment.	0,05% of domestic acquiring e-commerce volumes based on the Security Level Indicator (SLI) in the Universal Cardholder Authentication Field (UCAF™) field = No UC		
File Transmission fee	Fee charged per byte of clearing data.	0,0000034 Euros per byte		
Risk Acquirer Loss Data	This fee applies to the acquirer a fee to support the production of the System to Avoid Fraud Effectively (SAFE) month-end optional data files. This data file contains all transactions reported to SAFE against the acquirer's merchants within the most recent 13 months. Deleted transactions are not included in this file. Modified transactions contain the latest information. Each acquiring member ID/ICA number pays this fee monthly based on the number of data records created at its request.	EUR 0,01 per record		
Authorization Non-Mastercard	This fee is charged to acquirers for each non-Mastercard transaction which is routed by MCE to the relevant scheme (e.g. Visa, Diners...).	EUR 0,30 per transaction		
Poland Market Development Fund	This fund finances various customer -related activities, focusing on building brand awareness and card activation, increasing purchase volumes, cross-border card usage, and other activities.	1,5bps on reported purchase Mastercard, Maestro and Mastercard Electronic branded volumes		
Poland Innovation Fund	Fund charged to support new and innovative projects in the Poland card industry.	4,5bps on domestic acquiring purchase Maestro®, Debit Mastercard®, and Mastercard® reported volumes		
Poland Card Payment Promotion Fund	Mastercard created the Card Payment Promotion Fund to advocate the development of card payment solutions in Poland.	7bps on reported purchase Mastercard, Maestro and Mastercard Electronic branded domestic volumes		

Account Status Inquiry Service Fee	Acquirers are charged for submitting an Account Status Inquiry Service authorization request.	EUR 0,025 per domestic transaction		
Address Verification Service Acquirer Access	This fee charges the acquirer for an authorization transaction when the Address Verification Service was used to confirm the address of the buyer.	EUR 0,005 per domestic transaction		
Authorisation On-behalf	This fee applies a per transaction fee to acquirers for non-financial ATM transactions.	EUR 0,05 per domestic transaction		
Preauthorization Fee	This fee applies to authorizations that are coded as preauthorizations.	0,08 percent of the authorized amount with a minimum of EUR 0.01 per authorization.		
Processing Integrity Fee for Authorizations with Undefined Finality	<p>This fee applies to authorizations that have an "undefined finality":</p> <p>The authorization request is approved (fully or partially); and</p> <p>The authorization originates from a card acceptor in Poland, whereby the authorization contains the associated country code in DE 61 subfield 13 (POS Country Code); and The authorization has "undefined finality," whereby:</p> <p>The authorized amount in DE 4 (Amount, Transaction) is greater than zero; and DE 61 (Point-of-Service [POS] Data), subfield 7 (POS Transaction Status) contains a value of 0; and DE 48 (Additional Data), subelement 61 (POS Data Extended Condition Codes), subfield 5 does not contain a value of 1.</p>	0,25 percent of the authorized amount with a minimum of EUR 0.03 per authorization		
Processing Integrity Fee for Final Authorizations Not Meeting their Requirements	This fee applies to final authorizations switched over the MasterCard Worldwide Network when they do not meet specific conditions that are required of such type of authorizations.	0,25 percent of the authorized amount with a minimum of EUR 0.03 per authorization		
Cross-Border Fees	<p>The following table presents the new acquirer cross-border fees effective.</p> <p>1 July 2015.</p>	Transaction Type	Intra-European Fees	Interregional Fees
		Mastercard Retail	0,100% (0,00100)	0,500% (0,00500)
		Mastercard ATM Manual Cash Advance	0,100% (0,00100)	0,500% (0,00500)
		Maestro Retail	0,100% (0,00100)	0,500% (0,00500)
		Cirrus/Maestro ATM	0,100% (0,00100)	0,500% (0,00500)
Acquirer Authorization Fee	Mastercard is introducing a new acquirer authorization fee in the Europe region for all acquiring approved authorized volumes. This fee will exclude preauthorizations, declined authorizations, and non-financial messages. This fee therefore will apply to domestic, intra-European, and interregional Mastercard®, Debit Mastercard®, Maestro®, and Cirrus® purchase and cash transactions.	The fee will apply based on the merchant country and will be charged at a rate of 0.9 basis points (0.009 percent) on domestic and intra-European volumes, and a rate of 0.9 basis points (0.009 percent) on interregional volumes.		

Connectivity Fee	The tiering will be based on clearing records of the previous calendar year. On the acquiring side, the connectivity fee will be based on acquirer clearing records (including ATM and purchase transactions). The tiered fee amounts will be applied weekly to acquirers, per the following table.  Effective Date - 27 July 2015	Annual Clearing Records		Updated Acquirer Connectivity Fee (EUR)	
		0-500 000		450	
		500 001-5 000 000		800	
		5 000 001-10 000 000		1000	
		10 000 001-50 000 000		1700	
		More than 50 000 000		2400	
Back-Up Connectivity Fee	Mastercard will determine the level of the weekly fee based on the number of cleared records in the prior year, and calculate this for acquirer transactions.  Effective Date - 27 July 2015	Level	Transaction Threshold	Acquirer Weekly Fee (EUR)	
		Level 1	0	450	
		Level 2	500	800	
		Level 3	5 000 000	1000	
		Level 4	10 000 000	1700	
		Level 5	50 000 000	2400	

**Excluded**

Multi-currency Settlement Fee	doesn't apply in Poland
Securecode Transaction Fee- Acquirer	doesn't apply in Poland
CVC 2 Transaction Fee	doesn't apply in Poland
Clearing Acquirer Addendum	doesn't apply in Poland
Clearing-EPI Charges to Member	doesn't apply in Poland
X-Code transaction fee	Charged only to issuers