

Kártyatársaságoknak fizetendő díjak

Díj (a) – bankközi jutalék¹

Fogyasztói kártyák – szabályozottak	Bankközi jutalékok díja
VISA Hitelkártya	0.30%
VISA Bankkártya	0.20%
Mastercard Hitelkártya	0.30%
Mastercard Bankkártya	0.20%
Maestro Hitelkártya	0.30%
Maestro Bankkártya	0.20%

A fogyasztói kártyák az Európai Unióban a fogyasztók számára kibocsátott bankkártyák vagy hitelkártyák (kivéve a prémium kártyákat).

Nem szabályozott kártyák	Bankközi jutalékok díja
VISA	rendszer által alkalmazott bankközi jutalék
Mastercard	rendszer által alkalmazott bankközi jutalék
Maestro	rendszer által alkalmazott bankközi jutalék

A nem szabályozott kártyák mind-egyike üzleti, vállalati vagy prémium kártya. Nem szabályozott kártyák tehát az Európai Unión kívül kibocsátott kártyák is. További részletek a bankközi jutalékokról ld. www.visaeurope.com vagy www.mastercard.com.

Díj (b) – Rendszerdíjak²

A VISA, a Mastercard vagy a Maestro díjai, amelyeket minden tranzakcióra, a kártya típusa szerint alkalmaznak:

Magyar Köztársaság			A kártya jelen van kártyarendszer díjak állandó+ügylet értékének %-a		A kártya nincs jelen (MOTO) kártyarendszer díjak állandó+ügylet értékének %-a		eCommerce kártyarendszer díjak állandó+ügylet értékének %-a	
A kártya kiadásának a helye	Kártyarendszer	Kártyatípus	HUF	%	HUF	%	HUF	%
Magyar	Visa	Bankkártya	4,8365 HUF	0,1930%	5,8465 HUF	0,1930%	12,9165 HUF	0,1930%
Magyar	Visa	Hitelkártya	4,8365 HUF	0,1980%	5,8465 HUF	0,1980%	12,9165 HUF	0,1980%
Magyar	MasterCard	Bankkártya	18,3187 HUF	0,1675%	20,3387 HUF	0,1925%	18,3187 HUF	0,2105%
Magyar	MasterCard	Hitelkártya	18,7172 HUF	0,1675%	20,7372 HUF	0,1925%	18,7172 HUF	0,2105%
Magyar	Maestro	Bankkártya	18,3187 HUF	0,1675%	20,3387 HUF	0,1925%	18,3187 HUF	0,2105%
Európai Unió	Visa	Bankkártya	8,3109 HUF	0,3080%	9,3209 HUF	0,3080%	16,3909 HUF	0,3080%
Európai Unió	Visa	Hitelkártya	8,3109 HUF	0,3130%	9,3209 HUF	0,3130%	16,3909 HUF	0,3130%
Európai Unió	MasterCard	Bankkártya	21,4838 HUF	0,2875%	23,5038 HUF	0,3375%	21,4838 HUF	0,3555%
Európai Unió	MasterCard	Hitelkártya	21,9558 HUF	0,2875%	23,9758 HUF	0,3375%	21,9558 HUF	0,3555%
Európai Unió	Maestro	Bankkártya	21,4838 HUF	0,2875%	23,5038 HUF	0,3375%	21,4838 HUF	0,3555%
Más országok	Visa	Bankkártya	44,9537 HUF	0,8580%	45,9637 HUF	1,4080%	53,0337 HUF	1,4080%
Más országok	Visa	Hitelkártya	44,9537 HUF	0,8630%	45,9637 HUF	1,4130%	53,0337 HUF	1,4130%
Más országok	MasterCard	Bankkártya	66,2022 HUF	0,9175%	68,2222 HUF	1,1175%	66,2022 HUF	1,2135%
Más országok	MasterCard	Hitelkártya	66,7291 HUF	0,9175%	68,7491 HUF	1,1175%	66,7291 HUF	1,2135%
Más országok	Maestro	Bankkártya	66,2022 HUF	0,9175%	68,2222 HUF	1,1175%	66,2022 HUF	1,2135%



Hungary | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ¹ , Government Payments ² & Postal Services ³
Visa Consumer Debit Visa Consumer Prepaid	EMV® Chip (Incl. Contactless) Electronic Authorised Electronic Data Capture Secure Electronic Commerce CVV2 Recurring Transactions Card not Present Standard	0.20%	0.20% (capped at HUF 20.00)
Visa Consumer Credit Visa Consumer Deferred Debit	EMV Chip (Incl. Contactless) Electronic Authorised Electronic Data Capture Secure Electronic Commerce CVV2 Recurring Transactions Card not Present Airline Standard	0.30%	0.30% (capped at HUF 20.00)

Commercial			
Product	Fee Type	General	Bill Payments, Government Payments & Postal Services
Visa Business Debit	EMV Chip (Incl. Contactless)	1.35%	1.35% (capped at HUF 25.00)
Visa Business Prepaid	Electronic Commerce	1.60%	1.60% (capped at HUF 25.00)
	Standard	1.60%	1.60% (capped at HUF 25.00)
Visa Business Credit	EMV Chip (Incl. Contactless)	1.35%	1.35% (capped at HUF 25.00)
Visa Business Deferred Debit	Electronic Commerce	1.60%	1.60% (capped at HUF 25.00)
	Standard	1.60%	1.60% (capped at HUF 25.00)
Visa Business Credit - Small Market Expense	Standard	0.30%	(0.30% capped at HUF 25.00)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.60%	1.60% (capped at HUF 25.00)
Visa Platinum Business Prepaid	Electronic Commerce	1.85%	1.85% (capped at HUF 25.00)
Visa Platinum Business Credit	Standard	1.85%	1.85% (capped at HUF 25.00)
Visa Platinum Business Deferred Debit			
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	1.70%	1.70% (capped at HUF 25.00)
Visa Infinite Business Prepaid	Electronic Commerce	1.95%	1.95% (capped at HUF 25.00)
Visa Infinite Business Credit	Standard	1.95%	1.95% (capped at HUF 25.00)
Visa Infinite Business Deferred Debit			
Visa Corporate⁶	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at HUF 25.00)
	Electronic Commerce	1.85%	1.85% (capped at HUF 25.00)
	Standard	1.85%	1.85% (capped at HUF 25.00)
Visa Corporate - Large Market Enterprise	Standard	0.30%	(0.30% capped at HUF 25.00)

Purchasing					
Product	Fee Type	General	General with VGIS	General with LID	Bill Payments, Government Payments & Postal Services
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55%	1.55% - €0.50	1.55% - €0.50	1.55% (capped at HUF 25.00)
	Electronic Commerce	1.85%	1.85% - €0.50	1.85% - €0.50	1.85% (capped at HUF 25.00)
	Standard	1.85%	1.85% - €0.50	1.85% - €0.50	1.85% (capped at HUF 25.00)
	Large Ticket Program 1 ^{4,5}	1.00% + HUF 16,250	-	-	-
	Large Ticket Program 2 ^{4,5}	0.75% + HUF 28,750	-	-	-

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.55% - 0.30%	1.55% - 0.30%	1.55% - 0.30%
	Electronic Commerce	1.85% - 0.30%	1.85% - 0.30%	1.85% - 0.30%
	Standard	1.85% - 0.30%	1.85% - 0.30%	1.85% - 0.30%

¹ Bill Payments: Merchant Category Code (MCC) 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services; MCC 4899—Cable, Satellite and Other Pay Television/RatioStreaming Services; MCC 4900—Utilities—Electric, Gas, Water, and Sanitary

² Government Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified)

³ Postal Services: MCC 9402—Postal Services—Government Only

⁴ This program excludes the B2B Virtual Payments MCCs.

⁵ Visa Purchasing: Large Ticket Program 1 is for transactions greater than HUF 2,500,000 and Large Ticket Program 2 is for transactions greater than HUF 5,000,000

⁶ Includes deferred debit, credit and prepaid.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.



Hungary - Domestic Interchange Fees

Valid From:
01-Nov-25

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Bill Payment	Postal Services, Government Services, Tax payments, Fines
Mastercard Consumer Credit	Low Value Payments (1)	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Chip	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Merchant UCAF	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Full UCAF	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Base	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Purchase at ATM (3)	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Purchase at ATM (late presentment) (3)	0.30%	0.30% (Max HUF 12)	0.30% (Max HUF 12)
	Low Value Payments (1)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Chip	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Merchant UCAF	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Full UCAF	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Base	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
Maestro Consumer Maestro Consumer Prepaid	Mobile Initiated Top-Up (2)	0.20% (Max HUF 12)	N/A	N/A
	Purchase at ATM (3)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Purchase at ATM (late presentment) (3)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Low Value Payments (1)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Chip	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Chip - Late Presentment	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
Maestro Consumer Prepaid	PIN-verified	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Signature verified	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Secure e-commerce	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Mail Order /Telephone Order (4)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Purchase at ATM (3)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)
	Purchase at ATM (late presentment) (3)	0.20%	0.20% (Max HUF 12)	0.20% (Max HUF 12)

- (1) For transaction amounts less than or equal to HUF 5,000.00
(2) Valid only for MCC 4814; requires a Mastercard Assigned ID.
(3) Valid only for MCCs 4814, 4900, 6050, 6051
(4) Credit refund transactions only



Hungary - Domestic Interchange Fees

Valid From:
01-Jan-26

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Utilities, Telecommunications, Postal Services, Government Services, Tax payments, Fines	Enhanced Data for Petrol (8)
Mastercard Corporate Mastercard World Preferred Card Debit Mastercard Business Premium	Contactless (1)	1.50%	0.40% (Max HUF 12)	0.65%
	Chip	1.50%	0.40% (Max HUF 12)	0.65%
	MasterPass Wallet	1.60%	-	-
	Enhanced Electronic	1.60%	0.40% (Max HUF 12)	0.75%
	Base	1.90%	0.40% (Max HUF 12)	1.05%
	Purchase at ATM (5)	1.50%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5) Incentive (7)	1.90% -0.30%	0.40% (Max HUF 12) -	- -
Mastercard Corporate Prepaid	Contactless (1)	1.80%	0.40% (Max HUF 12)	0.95%
	Chip	1.80%	0.40% (Max HUF 12)	0.95%
	MasterPass Wallet	1.80%	-	-
	Enhanced Electronic	1.80%	0.40% (Max HUF 12)	0.95%
	Base	1.90%	0.40% (Max HUF 12)	1.05%
	Purchase at ATM (5)	1.80%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5) Incentive (7)	1.90% -0.30%	0.40% (Max HUF 12) -	- -
Mastercard Business Mastercard Commercial Prepaid Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless (1)	1.35%	0.40% (Max HUF 12)	0.40%
	Chip	1.35%	0.40% (Max HUF 12)	0.40%
	MasterPass Wallet	1.45%	-	-
	Enhanced Electronic	1.45%	0.40% (Max HUF 12)	0.50%
	Base	1.65%	0.40% (Max HUF 12)	0.80%
	Purchase at ATM (5)	1.35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5) Incentive (7)	1.65% -0.30%	0.40% (Max HUF 12) -	- -
Mastercard Fleetcard	Contactless (1)	1.35%	0.40% (Max HUF 12)	0.40%
	Chip	1.35%	0.40% (Max HUF 12)	0.40%
	MasterPass Wallet	1.45%	-	-
	Enhanced Electronic	1.45%	0.40% (Max HUF 12)	0.50%
	Base	1.65%	0.40% (Max HUF 12)	0.80%
	Large Ticket Level 1 (2) (4)	1.00% + EUR 20.00	0.40% (Max HUF 12)	-
	Large Ticket Level 2 (3) (4)	0.75% + EUR 45.00	0.40% (Max HUF 12)	-
	Purchase at ATM (5)	1.35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5) Incentive (7)	1.65% -0.30%	0.40% (Max HUF 12) -	- -
Mastercard Purchasing Card Mastercard Freight Card	Contactless (1)	1.35%	0.40% (Max HUF 12)	0.40%
	Chip	1.35%	0.40% (Max HUF 12)	0.40%
	MasterPass Wallet	1.45%	-	-
	Enhanced Electronic	1.45%	0.40% (Max HUF 12)	0.50%
	Base	1.65%	0.40% (Max HUF 12)	0.80%
	Large Ticket Level 1 (2) (4)	1.00% + EUR 20.00	0.40% (Max HUF 12)	-
	Large Ticket Level 2 (3) (4)	0.75% + EUR 45.00	0.40% (Max HUF 12)	-
	Purchase at ATM (5)	1.35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment) (5) Incentive (7)	1.65% -0.30%	0.40% (Max HUF 12) -	- -
Maestro Small Business	Chip	1.35%	0.40% (Max HUF 12)	-
	Chip—Late Presentment	1.65%	0.40% (Max HUF 12)	-
	PIN Verified	1.35%	0.40% (Max HUF 12)	-
	Signature Verified	1.65%	0.40% (Max HUF 12)	-
	MasterPass Wallet	1.50%	-	-
	Secure E-commerce	1.50%	0.40% (Max HUF 12)	-
	Mail Order/Telephone Order (6)	1.50%	0.40% (Max HUF 12)	-
	Contactless (1)	1.35%	0.40% (Max HUF 12)	-
	Purchase at ATM	1.35%	0.40% (Max HUF 12)	-
	Purchase at ATM (late presentment)	1.65%	0.40% (Max HUF 12)	-
Maestro Prepaid Commercial	Chip	0.40% + EUR 0.05	-	-
	Chip—Late Presentment	0.75% + EUR 0.05	-	-
	PIN Verified	0.50% + EUR 0.05	-	-
	Signature Verified	0.75% + EUR 0.05	-	-
	MasterPass Wallet	1.50%	-	-
	Secure E-commerce	1.05% + EUR 0.05	-	-
	Mail Order/Telephone Order (6)	1.05% + EUR 0.05	-	-
	Contactless (1)	0.40% + EUR 0.05	-	-
	Purchase at ATM	0.40% + EUR 0.05	-	-
Purchase at ATM (late presentment)	0.75% + EUR 0.05	-	-	

(1) For transaction amounts less than or equal to HUF 5,000.00

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

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

(4) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card

(5) Valid only for MCCs 4814, 4900, 6050, 6051

(6) Credit refund transactions only

(7) If the acquirer meets the requirements and provides the required additional data, Mastercard calculates the fee amount by deducting the incentive amount from the applicable interchange fee amount. Refer to Interchange and Service Fees Manual—Europe Region, section: Optional Addendum Message Requirements.

(8) Require pre-approval by Mastercard for the use of a Mastercard Assigned ID and compliance with the Optional Addendum Message Requirements



Hungary - Additional Information

Overview MCC Groups

Bill Payment	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4899: Cable, Satellite, and Other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant
Utilities	MCC 4900: Utilities
Telecommunications	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services
Postal Services	MCC 9402: Postal Services - Government Only
Government Services	MCC 9399: Government Services - not classified elsewhere MCC 9223: Bail and Bond Payments MCC 9211: Court Costs including Alimony and Child Support
Tax Payments	MCC 9311: Tax Payments
Fines	MCC 9222: Fines
Enhanced data for Petrol (*)	MCC 5541: Service Stations MCC 5542: Fuel Dispenser, Automated MCC 5983: Fuel Dealers

(*) Requires pre-approval by Mastercard and use of a Mastercard Assigned ID

Note:

- Extended Decimal Precision functionality will be applied to all cleared Hungary domestic transactions
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of HUF 15 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)