



Andorra - Domestic Interchange Fees

Valid From:
15-Oct-10

Consumer Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Consumer Standard	Contactless (1)	0.80%
	Chip & PIN	0.80%
	Enhanced Electronic	0.95%
	Merchant UCAF	0.95%
	Full UCAF	1.15%
	Base	1.20%
	Purchase at ATM	0.80%
Purchase at ATM - Late Presentment	1.20%	
Mastercard Consumer Prepaid	Contactless (1)	0.55%
	Chip & PIN	0.55%
	Enhanced Electronic	0.70%
	Merchant UCAF	0.70%
	Full UCAF	0.75%
	Base	0.85%
	Purchase at ATM	0.55%
Purchase at ATM - Late Presentment	0.85%	
Mastercard World	Contactless (1)	0.80%
	Chip & PIN	0.80%
	Enhanced Electronic	0.95%
	Merchant UCAF	0.95%
	Full UCAF	1.15%
	Base	1.20%
	Purchase at ATM	0.80%
Purchase at ATM - Late Presentment	1.20%	
Mastercard World Elite	Contactless (1)	0.80%
	Chip & PIN	1.50%
	Enhanced Electronic	1.60%
	Merchant UCAF	1.60%
	Full UCAF	1.75%
	Base	1.90%
	Purchase at ATM	1.50%
Purchase at ATM - Late Presentment	1.90%	
Maestro Maestro Prepaid	Contactless (1)	0.45% + EUR 0.03
	Chip & PIN	0.40% + EUR 0.05
	Secure e-commerce	1.05% + EUR 0.05
	Mail Order / Telephone Order (2)	1.05% + EUR 0.05
	Base	0.75% + 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 EUR 25.00

(2) Credit refund transactions only



Andorra - Domestic Interchange Fees

Valid From:
15-Oct-10

Commercial Card Interchange Fees

Payment Product	Fee Tier	General
Mastercard Corporate Mastercard Preferred/World Business Card	Contactless (1)	0.80%
	Chip & PIN	1.50%
	Enhanced Electronic	1.60%
	Merchant UCAF	1.60%
	Full UCAF	1.75%
	Base	1.90%
	Incentive (5)	-0.30%
	Purchase at ATM	1.50%
	Purchase at ATM - Late Presentment	1.90%
Mastercard Business Mastercard Prepaid Commercial	Contactless (1)	0.80%
	Chip & PIN	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF	1.35%
	Full UCAF	1.50%
	Base	1.65%
	Incentive (5)	-0.30%
	Purchase at ATM	1.25%
	Purchase at ATM - Late Presentment	1.65%
Mastercard FleetCard	Contactless (1)	0.80%
	Chip & PIN	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF	1.35%
	Full UCAF	1.50%
	Base	1.65%
	Large Ticket Level 1 (2)	1.00% + EUR 20.00
	Large Ticket Level 2 (3)	0.75% + EUR 45.00
	Incentive (4)	-0.30%
Purchase at ATM	1.25%	
Purchase at ATM - Late Presentment	1.65%	
Mastercard Purchasing Card	Contactless (1)	0.80%
	Chip & PIN	1.25%
	Enhanced Electronic	1.35%
	Merchant UCAF	1.35%
	Full UCAF	1.50%
	Base	1.65%
	Large Ticket Level 1 (2)	1.00% + EUR 20.00
	Large Ticket Level 2 (3)	0.75% + EUR 45.00
	Incentive (4)	EUR -0.50
Purchase at ATM	1.25%	
Purchase at ATM - Late Presentment	1.65%	

(1) For transaction amounts less than or equal to EUR 25.00

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

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

(5) Incentive is not applicable to Contactless, Large Ticket Level 1 or Large Ticket Level 2 transactions



Andorra - Additional Information

Note:

- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051
- A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)