



# Kosovo - Domestic Interchange Fees

Valid From:

1-Jul-17

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Transport	Courier Services
Mastercard Consumer Standard Mastercard Electronic Mastercard Prepaid Consumer	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.70%	0.30%	0.40%	0.70%
	Contactless Terminal (3)	1.00%	0.50%	0.30%	0.30%	0.50%
	Contactless Terminal High Value (4)	1.30%	0.60%	0.30%	0.30%	0.60%
	Contactless (5)	1.40%	0.70%	0.30%	0.40%	0.70%
	Contactless Card	1.50%	0.80%	0.30%	0.50%	0.80%
	Chip Terminal	1.30%	0.70%	0.30%	0.40%	0.70%
	Chip Full	1.40%	0.70%	0.30%	0.40%	0.70%
	Chip Card	1.50%	0.70%	0.30%	0.40%	0.70%
	Enhanced Electronic	1.40%	0.70%	0.30%	0.40%	0.70%
	Merchant UCAF	1.50%	0.70%	0.30%	0.40%	0.70%
	Full UCAF	1.60%	0.70%	0.30%	0.40%	0.70%
	Base	1.80%	1.40%	1.00%	1.10%	1.40%
	Purchase at ATM	-	-	0.30%	-	-
	Purchase at ATM - Late presentment	-	-	1.00%	-	-
Mastercard Platinum	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.80%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.80%	0.80%	0.30%	0.80%
	Contactless Terminal High Value (4)	1.80%	1.10%	0.80%	0.30%	1.10%
	Contactless (5)	1.90%	1.20%	0.80%	0.40%	1.20%
	Contactless Card	2.00%	1.30%	0.80%	0.50%	1.30%
	Chip Terminal	1.80%	1.20%	0.80%	0.40%	1.20%
	Chip Full	1.90%	1.20%	0.80%	0.40%	1.20%
	Chip Card	2.00%	1.20%	0.80%	0.40%	1.20%
	Enhanced Electronic	1.90%	1.20%	0.80%	0.40%	1.20%
	Merchant UCAF	2.00%	1.20%	0.80%	0.40%	1.20%
	Full UCAF	2.10%	1.20%	0.80%	0.40%	1.20%
	Base	2.30%	1.90%	1.50%	1.10%	1.90%
	Purchase at ATM	-	-	0.80%	-	-
	Purchase at ATM - Late presentment	-	-	1.50%	-	-
Mastercard World	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.80%	0.40%	0.80%
	Contactless Terminal (3)	1.60%	0.90%	0.90%	0.30%	0.90%
	Contactless Terminal High Value (4)	1.90%	1.20%	0.90%	0.30%	1.20%
	Contactless (5)	2.00%	1.30%	0.90%	0.40%	1.30%
	Contactless Card	2.10%	1.40%	0.90%	0.50%	1.40%
	Chip Terminal	1.90%	1.30%	0.90%	0.40%	1.30%
	Chip Full	2.00%	1.30%	0.90%	0.40%	1.30%
	Chip Card	2.10%	1.30%	0.90%	0.40%	1.30%
	Enhanced Electronic	2.00%	1.30%	0.90%	0.40%	1.30%
	Merchant UCAF	2.10%	1.30%	0.90%	0.40%	1.30%
	Full UCAF	2.20%	1.30%	0.90%	0.40%	1.30%
	Base	2.40%	2.00%	1.60%	1.10%	2.00%
	Purchase at ATM	-	-	0.90%	-	-
	Purchase at ATM - Late presentment	-	-	1.60%	-	-
Mastercard World Elite	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.80%	0.40%	0.80%
	Contactless Terminal (3)	1.80%	1.10%	1.10%	0.30%	1.10%
	Contactless Terminal High Value (4)	2.10%	1.40%	1.10%	0.30%	1.40%
	Contactless (5)	2.20%	1.50%	1.10%	0.40%	1.50%
	Contactless Card	2.30%	1.60%	1.10%	0.50%	1.60%
	Chip Terminal	2.10%	1.50%	1.10%	0.40%	1.50%
	Chip Full	2.20%	1.50%	1.10%	0.40%	1.50%
	Chip Card	2.30%	1.50%	1.10%	0.40%	1.50%
	Enhanced Electronic	2.20%	1.50%	1.10%	0.40%	1.50%
	Merchant UCAF	2.30%	1.50%	1.10%	0.40%	1.50%
	Full UCAF	2.40%	1.50%	1.10%	0.40%	1.50%
	Base	2.60%	2.20%	1.80%	1.10%	2.20%
	Purchase at ATM	-	-	1.10%	-	-
	Purchase at ATM - Late presentment	-	-	1.80%	-	-
Mastercard Debit Consumer	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.60%	0.30%	0.40%	0.60%
	Contactless Terminal (3)	1.00%	0.50%	0.30%	0.30%	0.50%
	Contactless Terminal High Value (4)	1.20%	0.50%	0.30%	0.30%	0.50%
	Contactless (5)	1.30%	0.60%	0.30%	0.40%	0.60%
	Contactless Card	1.40%	0.70%	0.30%	0.50%	0.70%
	Chip Terminal	1.20%	0.60%	0.30%	0.40%	0.60%
	Chip Full	1.30%	0.60%	0.30%	0.40%	0.60%
	Chip Card	1.40%	0.60%	0.30%	0.40%	0.60%
	Enhanced Electronic	1.30%	0.60%	0.30%	0.40%	0.60%
	Merchant UCAF	1.40%	0.60%	0.30%	0.40%	0.60%
	Full UCAF	1.50%	0.60%	0.30%	0.40%	0.60%
	Base	1.70%	1.30%	1.00%	1.10%	1.30%
	Purchase at ATM	-	-	0.30%	-	-
	Purchase at ATM - Late presentment	-	-	1.00%	-	-
Mastercard Debit World	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.70%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.80%	0.70%	0.30%	0.80%
	Contactless Terminal High Value (4)	1.70%	1.00%	0.70%	0.30%	1.00%
	Contactless (5)	1.80%	1.10%	0.70%	0.40%	1.10%
	Contactless Card	1.90%	1.20%	0.70%	0.50%	1.20%
	Chip Terminal	1.70%	1.10%	0.70%	0.40%	1.10%
	Chip Full	1.80%	1.10%	0.70%	0.40%	1.10%
	Chip Card	1.90%	1.10%	0.70%	0.40%	1.10%
	Enhanced Electronic	1.80%	1.10%	0.70%	0.40%	1.10%
	Merchant UCAF	1.90%	1.10%	0.70%	0.40%	1.10%
	Full UCAF	2.00%	1.10%	0.70%	0.40%	1.10%
	Base	2.20%	1.80%	1.40%	1.10%	1.80%
	Purchase at ATM	-	-	0.70%	-	-
	Purchase at ATM - Late presentment	-	-	1.40%	-	-

(1) For transaction amounts less than EUR 5.00

(2) For transaction amounts more than EUR 5.00 and less than or equal to EUR 10.00

(3) For transaction amounts less than or equal to EUR 15.00

(4) For transaction amounts more than EUR 15.00

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

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Transport	Courier Services
Debit Mastercard Consumer Debit Mastercard Prepaid	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.60%	0.30%	0.40%	0.60%
	Contactless Terminal (3)	1.00%	0.50%	0.30%	0.30%	0.50%
	Contactless Terminal High Value (4)	1.20%	0.50%	0.30%	0.30%	0.50%
	Contactless (5)	1.30%	0.60%	0.30%	0.40%	0.60%
	Contactless Card	1.40%	0.70%	0.30%	0.50%	0.70%
	Chip Terminal	1.20%	0.60%	0.30%	0.40%	0.60%
	Chip Full	1.30%	0.60%	0.30%	0.40%	0.60%
	Chip Card	1.40%	0.60%	0.30%	0.40%	0.60%
	Enhanced Electronic	1.30%	0.60%	0.30%	0.40%	0.60%
	Merchant UCAF	1.40%	0.60%	0.30%	0.40%	0.60%
	Full UCAF	1.50%	0.60%	0.30%	0.40%	0.60%
	Base	1.70%	1.30%	1.00%	1.10%	1.30%
	Purchase at ATM	-	-	0.30%	-	-
	Purchase at ATM - Late presentment	-	-	1.00%	-	-
Debit Mastercard World	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.70%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.80%	0.70%	0.30%	0.80%
	Contactless Terminal High Value (4)	1.70%	1.00%	0.70%	0.30%	1.00%
	Contactless (5)	1.80%	1.10%	0.70%	0.40%	1.10%
	Contactless Card	1.90%	1.20%	0.70%	0.50%	1.20%
	Chip Terminal	1.70%	1.10%	0.70%	0.40%	1.10%
	Chip Full	1.80%	1.10%	0.70%	0.40%	1.10%
	Chip Card	1.90%	1.10%	0.70%	0.40%	1.10%
	Enhanced Electronic	1.80%	1.10%	0.70%	0.40%	1.10%
	Merchant UCAF	1.90%	1.10%	0.70%	0.40%	1.10%
	Full UCAF	2.00%	1.10%	0.70%	0.40%	1.10%
	Base	2.20%	1.80%	1.40%	1.10%	1.80%
	Purchase at ATM	-	-	0.70%	-	-
	Purchase at ATM - Late presentment	-	-	1.40%	-	-
Debit Mastercard World Elite	Low Value Payments (2)	-	0.80%	0.70%	-	-
	Contactless Terminal (3)	1.50%	0.80%	0.70%	-	-
	Contactless Terminal High Value (4)	1.70%	1.00%	0.70%	-	-
	Contactless (5)	1.80%	1.10%	0.70%	-	-
	Contactless Card	1.90%	1.20%	0.70%	-	-
	Chip Terminal	1.70%	1.10%	0.70%	-	-
	Chip Full	1.80%	1.10%	0.70%	-	-
	Chip Card	1.90%	1.10%	0.70%	-	-
	Enhanced Electronic	1.80%	1.10%	0.70%	-	-
	Merchant UCAF	1.90%	1.10%	0.70%	-	-
	Full UCAF	2.00%	1.10%	0.70%	-	-
	Base	2.20%	1.80%	1.40%	-	-
	Purchase at ATM	-	-	0.70%	-	-
	Purchase at ATM - Late presentment	-	-	1.40%	-	-
	Maestro Maestro Prepaid	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%
Low Value Payments (2)		0.80%	0.60%	0.30%	0.40%	0.60%
Contactless Terminal (3)		0.90%	0.40%	0.30%	0.30%	0.40%
Contactless Terminal High Value (4)		1.00%	0.50%	0.30%	0.30%	0.50%
Contactless (5)		1.10%	0.60%	0.30%	0.40%	0.60%
Contactless Card		1.20%	0.70%	0.30%	0.50%	0.70%
Chip Terminal		1.00%	0.60%	0.30%	0.40%	0.60%
Chip Full		1.10%	0.60%	0.30%	0.40%	0.60%
Chip Card		1.20%	0.60%	0.30%	0.40%	0.60%
Chip Late presentment		1.60%	0.60%	0.30%	0.40%	0.60%
PIN Verified		1.25%	0.60%	0.30%	0.40%	0.60%
Signature Verified		1.35%	0.60%	0.30%	0.40%	0.60%
Secure e-commerce		1.50%	0.60%	0.30%	0.40%	0.60%
Mail Order/Telephone Order (6)		1.50%	0.60%	0.30%	0.40%	0.60%
Purchase at ATM		-	-	0.30%	-	-
Purchase at ATM - Late presentment	-	-	1.60%	-	-	

(1) For transaction amounts less than EUR 5.00

(2) For transaction amounts more than EUR 5.00 and less than or equal to EUR 10.00

(3) For transaction amounts less than or equal to EUR 15.00

(4) For transaction amounts more than EUR 15.00

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

(6) Credit refund transactions only



# Kosovo - Domestic Interchange Fees

Valid From:

1-Sep-17

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Transport	Courier Services
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard Preferred/World Business Card	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.30%	0.40%	0.80%
	Contactless Terminal (3)	1.70%	0.60%	0.30%	0.30%	0.60%
	Contactless Terminal High Value (4)	2.00%	0.70%	0.30%	0.30%	0.70%
	Contactless (5)	2.10%	0.80%	0.30%	0.40%	0.80%
	PayPass Card	2.20%	0.90%	0.30%	0.50%	0.90%
	Chip Terminal	2.00%	0.80%	0.30%	0.40%	0.80%
	Chip Full	2.10%	0.80%	0.30%	0.40%	0.80%
	Chip Card	2.20%	0.80%	0.30%	0.40%	0.80%
	Enhanced Electronic	2.10%	0.80%	0.30%	2.10%	0.80%
	Merchant UCAF	2.20%	0.80%	0.30%	2.20%	0.80%
	Full UCAF	2.30%	0.80%	0.30%	2.30%	0.80%
	Base	2.50%	1.50%	1.00%	2.50%	1.50%
	Purchase at ATM	-	-	0.30%	-	-
Purchase at ATM - Late presentment	-	-	1.00%	-	-	
Mastercard Business Mastercard Prepaid Commercial	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.30%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.60%	0.30%	0.30%	0.60%
	Contactless Terminal High Value (4)	1.80%	0.70%	0.30%	0.30%	0.70%
	Contactless (5)	1.90%	0.80%	0.30%	0.40%	0.80%
	PayPass Card	2.00%	0.90%	0.30%	0.50%	0.90%
	Chip Terminal	1.80%	0.80%	0.30%	0.40%	0.80%
	Chip Full	1.90%	0.80%	0.30%	0.40%	0.80%
	Chip Card	2.00%	0.80%	0.30%	0.40%	0.80%
	Enhanced Electronic	1.90%	0.80%	0.30%	1.90%	0.80%
	Merchant UCAF	2.00%	0.80%	0.30%	2.00%	0.80%
	Full UCAF	2.10%	0.80%	0.30%	2.10%	0.80%
	Base	2.30%	1.50%	1.00%	2.30%	1.50%
	Purchase at ATM	-	-	0.30%	-	-
Purchase at ATM - Late presentment	-	-	1.00%	-	-	
Debit Mastercard Business	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.30%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.60%	0.30%	0.30%	0.60%
	Contactless Terminal High Value (4)	1.80%	0.70%	0.30%	0.30%	0.70%
	Contactless (5)	1.90%	0.80%	0.30%	0.40%	0.80%
	PayPass Card	2.00%	0.90%	0.30%	0.50%	0.90%
	Chip Terminal	1.80%	0.80%	0.30%	0.40%	0.80%
	Chip Full	1.90%	0.80%	0.30%	0.40%	0.80%
	Chip Card	2.00%	0.80%	0.30%	0.40%	0.80%
	Enhanced Electronic	1.90%	0.80%	0.30%	1.90%	0.80%
	Merchant UCAF	2.00%	0.80%	0.30%	2.00%	0.80%
	Full UCAF	2.10%	0.80%	0.30%	2.10%	0.80%
	Base	2.30%	1.50%	1.00%	2.30%	1.50%
	Purchase at ATM	-	-	0.30%	-	-
Purchase at ATM - Late presentment	-	-	1.00%	-	-	

(1) For transaction amounts less than EUR 5.00

(2) For transaction amounts more than EUR 5.00 and less than or equal to EUR 10.00

(3) For transaction amounts less than or equal to EUR 15.00

(4) For transaction amounts more than EUR 15.00

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



# Kosovo - Additional Information

## Overview MCC Groups

Petrol	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated MCC 5172: Petroleum and Petroleum Products
Utilities/Bill Payments	MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4816: Computer Network/Information Services MCC 4899: Cable, Satellite, and Other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Customer Financial Institution MCC 6051: Quasi Cash - Merchant MCC 6300: Insurance Sales, Underwriting, and Premiums
Transport	MCC 4111: Transportation - Suburban and Local Commuter Passenger, including Ferries MCC 4112: Passenger Railways MCC 4131: Bus Lines MCC 7523: Automobile Parking Lots and Garages
Delivery Services	MCC 4215: Courier Services—Air and Ground, Freight Forwarders

## Note:

- A maximum amount of EUR 0.05 is applicable to refund transactions with a consumer product (processing code 20)
- 65 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)
- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Payment Transaction only available for MCC 6536
- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900