



# Montenegro - Domestic Interchange Fees

Valid From:  
15-Apr-20

## Consumer Card Interchange Fees

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

(1) For transaction amounts less than or equal to EUR 5.00

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

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

(4) For transaction amount more than EUR 15.00

(5) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill payments	Government	Transport	Courier Services
Mastercard Debit	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.50%	0.30%	0.60%	0.40%	0.50%
	Contactless Terminal (3)	1.00%	0.40%	0.30%	0.60%	0.30%	0.40%
	Contactless Terminal High Value (4)	1.20%	0.40%	0.30%	0.60%	0.30%	0.40%
	Contactless	1.30%	0.50%	0.30%	0.60%	0.40%	0.50%
	Contactless Card	1.40%	0.60%	0.30%	0.60%	0.50%	0.60%
	Chip Terminal	1.20%	0.50%	0.30%	0.60%	0.40%	0.50%
	Chip Full	1.30%	0.50%	0.30%	0.60%	0.40%	0.50%
	Chip Card	1.40%	0.50%	0.30%	0.60%	0.40%	0.50%
	Enhanced Electronic	1.30%	0.50%	0.30%	0.60%	0.40%	0.50%
	Merchant UCAF	1.40%	0.50%	0.30%	0.60%	0.40%	0.50%
	Full UCAF	1.50%	0.50%	0.30%	0.60%	0.40%	0.50%
	Base	1.70%	1.20%	1.00%	1.30%	1.10%	1.20%
	Purchase at ATM (5)	-	-	0.30%	-	-	-
Purchase at ATM - Late presentment (5)	-	-	1.00%	-	-	-	
Debit Mastercard	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.50%	0.30%	0.60%	0.40%	0.50%
	Contactless Terminal (3)	1.00%	0.40%	0.30%	0.60%	0.30%	0.40%
	Contactless Terminal High Value (4)	1.20%	0.40%	0.30%	0.60%	0.30%	0.40%
	Contactless	1.30%	0.50%	0.30%	0.60%	0.40%	0.50%
	Contactless Card	1.40%	0.60%	0.30%	0.60%	0.50%	0.60%
	Chip Terminal	1.20%	0.50%	0.30%	0.60%	0.40%	0.50%
	Chip Full	1.30%	0.50%	0.30%	0.60%	0.40%	0.50%
	Chip Card	1.40%	0.50%	0.30%	0.60%	0.40%	0.50%
	Enhanced Electronic	1.30%	0.50%	0.30%	0.60%	0.40%	0.50%
	Merchant UCAF	1.40%	0.50%	0.30%	0.60%	0.40%	0.50%
	Full UCAF	1.50%	0.50%	0.30%	0.60%	0.40%	0.50%
	Base	1.70%	1.20%	1.00%	1.30%	1.10%	1.20%
	Purchase at ATM (5)	-	-	0.30%	-	-	-
Purchase at ATM - Late presentment (5)	-	-	1.00%	-	-	-	
Debit Mastercard World	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.80%	0.80%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	1.00%	0.90%	1.20%	0.30%	1.00%
	Contactless Terminal High Value (4)	1.70%	1.00%	0.90%	1.20%	0.30%	1.00%
	Contactless	1.80%	1.10%	0.90%	1.20%	0.40%	1.10%
	Contactless Card	1.90%	1.20%	0.90%	1.20%	0.50%	1.20%
	Chip Terminal	1.70%	1.10%	0.90%	1.20%	0.40%	1.10%
	Chip Full	1.80%	1.10%	0.90%	1.20%	0.40%	1.10%
	Chip Card	1.90%	1.10%	0.90%	1.20%	0.40%	1.10%
	Enhanced Electronic	1.80%	1.10%	0.90%	1.20%	0.40%	1.10%
	Merchant UCAF	1.90%	1.10%	0.90%	1.20%	0.40%	1.10%
	Full UCAF	2.00%	1.10%	0.90%	1.20%	0.40%	1.10%
	Base	2.20%	1.80%	1.60%	1.90%	1.10%	1.80%
	Purchase at ATM (5)	-	-	0.90%	-	-	-
Purchase at ATM - Late presentment (5)	-	-	1.60%	-	-	-	
Debit Mastercard World Elite	Low Value Payments (2)	0.80%	0.80%	0.80%	0.80%	-	0.80%
	Contactless Terminal (3)	1.50%	1.00%	0.90%	1.20%	-	1.00%
	Contactless Terminal High Value (4)	1.70%	1.00%	0.90%	1.20%	-	1.00%
	Contactless	1.80%	1.10%	0.90%	1.20%	-	1.10%
	Contactless Card	1.90%	1.20%	0.90%	1.20%	-	1.20%
	Chip Terminal	1.70%	1.10%	0.90%	1.20%	-	1.10%
	Chip Full	1.80%	1.10%	0.90%	1.20%	-	1.10%
	Chip Card	1.90%	1.10%	0.90%	1.20%	-	1.10%
	Enhanced Electronic	1.80%	1.10%	0.90%	1.20%	-	1.10%
	Merchant UCAF	1.90%	1.10%	0.90%	1.20%	-	1.10%
	Full UCAF	2.00%	1.10%	0.90%	1.20%	-	1.10%
	Base	2.20%	1.80%	1.60%	1.90%	-	1.80%
	Purchase at ATM (5)	-	-	0.90%	-	-	-
	Purchase at ATM - Late presentment (5)	-	-	1.60%	-	-	-
Maestro	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.30%	0.30%	0.40%	0.40%	0.30%
	Contactless Terminal (3)	0.90%	0.20%	0.30%	0.40%	0.30%	0.20%
	Contactless Terminal High Value (4)	1.00%	0.20%	0.30%	0.40%	0.30%	0.20%
	Contactless	1.10%	0.30%	0.30%	0.40%	0.40%	0.30%
	Contactless Card	1.20%	0.40%	0.30%	0.40%	0.50%	0.40%
	Chip Terminal	1.00%	0.30%	0.30%	0.40%	0.40%	0.30%
	Chip Full	1.10%	0.30%	0.30%	0.40%	0.40%	0.30%
	Chip Card	1.20%	0.30%	0.30%	0.40%	0.40%	0.30%
	Chip Late Presentment	1.60%	0.30%	0.80%	0.90%	0.90%	0.80%
	PIN Verified	1.25%	0.30%	0.30%	0.40%	0.40%	0.30%
	Sig-ture Verified	1.35%	0.30%	0.30%	0.40%	0.40%	0.30%
	Secure e-commerce	1.50%	0.30%	0.30%	0.40%	0.40%	0.30%
	Mail Order/Telephone Order (6)	1.50%	0.30%	0.30%	0.40%	0.40%	0.30%
Purchase at ATM (5)	-	-	0.30%	-	-	-	
Purchase at ATM - Late presentment (5)	-	-	0.80%	-	-	-	

- (1) For transaction amounts less than or equal to EUR 5.00
- (2) For transaction amounts more than EUR 5 and less than or equal to EUR 10.00
- (3) For transaction amount less than or equal to EUR 15.00
- (4) For transaction amount more than EUR 15.00
- (5) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051
- (6) Credit refund transactions only



# Montenegro - Domestic Interchange Fees

Valid From:  
15-Apr-20

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payment	Government	Transport	Courier Services
Mastercard Corporate	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Mastercard FleetCard	Low Value Payments (2)	0.80%	0.80%	0.30%	0.60%	0.40%	0.80%
Mastercard Purchasing Card	Contactless Terminal (3)	1.70%	0.70%	0.30%	0.60%	0.30%	0.70%
Mastercard Preferred/World Business Card	Contactless Terminal High Value (4)	2.00%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless	2.10%	0.80%	0.30%	0.60%	0.40%	0.80%
	Contactless Card	2.20%	0.90%	0.30%	0.60%	0.50%	0.90%
	Chip Terminal	2.00%	0.80%	0.30%	0.60%	0.40%	0.80%
	Chip Full	2.10%	0.80%	0.30%	0.60%	0.40%	0.80%
	Chip Card	2.20%	0.80%	0.30%	0.60%	0.40%	0.80%
	Enhanced Electronic	2.10%	0.80%	0.30%	0.60%	2.10%	0.80%
	Merchant UCAF	2.20%	0.80%	0.30%	0.60%	2.20%	0.80%
	Full UCAF	2.30%	0.80%	0.30%	0.60%	2.30%	0.80%
	Base	2.50%	1.50%	1.00%	1.30%	2.50%	1.50%
	Purchase at ATM (5)	-	-	0.30%	-	-	-
	Purchase at ATM - Late presentment (5)	-	-	1.00%	-	-	-
Mastercard Business	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Mastercard Prepaid Commercial	Low Value Payments (2)	0.80%	0.80%	0.30%	0.60%	0.40%	0.80%
Mastercard Professional Card	Contactless Terminal (3)	1.50%	0.70%	0.30%	0.60%	0.30%	0.70%
Debit Mastercard Business	Contactless Terminal High Value (4)	1.80%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless	1.90%	0.80%	0.30%	0.60%	0.40%	0.80%
	Contactless Card	2.00%	0.90%	0.30%	0.60%	0.50%	0.90%
	Chip Terminal	1.80%	0.80%	0.30%	0.60%	0.40%	0.80%
	Chip Full	1.90%	0.80%	0.30%	0.60%	0.40%	0.80%
	Chip Card	2.00%	0.80%	0.30%	0.60%	0.40%	0.80%
	Enhanced Electronic	1.90%	0.80%	0.30%	0.60%	1.90%	0.80%
	Merchant UCAF	2.00%	0.80%	0.30%	0.60%	2.00%	0.80%
	Full UCAF	2.10%	0.80%	0.30%	0.60%	2.10%	0.80%
	Base	2.30%	1.50%	1.00%	1.30%	2.30%	1.50%
	Purchase at ATM (5)	-	-	0.30%	-	-	-
	Purchase at ATM - Late presentment (5)	-	-	1.00%	-	-	-

(1) For transaction amounts less than or equal to EUR 5.00

(2) For transaction amounts more than EUR 5 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) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051



# Montenegro - 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 & other Pay Television and Radio Services MCC 4900: Utilities MCC 6050: Quasi Cash - Merchant Institution MCC 6051: Quasi Cash - Merchant MCC 6300—Insurance Sales, Underwriting and Premiums
Government	MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8244: Schools, Business and Secretarial MCC 8249: Schools, Trade and Vocational MCC 8299: Schools and Educational Services - Not classified elsewhere MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9311: Tax Payments MCC 9399: Governments Services - not elsewhere classified MCC 9402: Postal Services - Government Only
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
Courier Services	MCC 4215: Courier Services - Air and Ground, Freight Forwarders

### Note:

- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Payment Transaction only available for MCC 6536
- 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)