



Albania - Domestic Interchange Fees

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Transport	Courier Services
Mastercard Consumer Credit	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 (6)	-	-	0.30%	-	-
Purchase at ATM - Late Presentment (6)	-	-	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 (6)	-	-	0.80%	-	-
Purchase at ATM - Late Presentment (6)	-	-	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 (6)	-	-	0.90%	-	-
Purchase at ATM - Late Presentment (6)	-	-	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 (6)	-	-	1.10%	-	-
Purchase at ATM - Late Presentment (6)	-	-	1.80%	-	-	

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Transport	Courier Services
Mastercard Consumer Debit Debit Mastercard	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 (6)	-	-	0.30%	-	-
Purchase at ATM - Late Presentment (6)	-	-	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%	0.80%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.80%	0.80%	0.30%	0.80%
	Contactless Terminal High Value (4)	1.70%	1.00%	0.80%	0.30%	1.00%
	Contactless (5)	1.80%	1.10%	0.80%	0.40%	1.10%
	Contactless Card	1.90%	1.20%	0.80%	0.50%	1.20%
	Chip Terminal	1.70%	1.10%	0.80%	0.40%	1.10%
	Chip Full	1.80%	1.10%	0.80%	0.40%	1.10%
	Chip Card	1.90%	1.10%	0.80%	0.40%	1.10%
	Enhanced Electronic	1.80%	1.10%	0.80%	0.40%	1.10%
	Merchant UCAF	1.90%	1.10%	0.80%	0.40%	1.10%
	Full UCAF	2.00%	1.10%	0.80%	0.40%	1.10%
	Base	2.20%	1.80%	1.50%	1.10%	1.80%
	Purchase at ATM (6)	-	-	0.80%	-	-
Purchase at ATM - Late Presentment (6)	-	-	1.50%	-	-	
Maestro Maestro 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)	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%
	Sinature 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	1.50%	0.60%	0.30%	0.40%	0.60%
Purchase at ATM (6)	-	-	0.30%	-	-	
Purchase at ATM - Late Presentment (6)	-	-	1.60%	-	-	

(1) For transaction amounts less than or equal to ALL 650

(2) For transaction amounts more than ALL 650 and less than or equal to ALL 1350

(3) Transaction amount must be less than or equal to ALL 2000.

(4) Transaction amount must be more than ALL 2000.

(5) Transaction amount must be less than or equal to EUR 25.

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



Albania - Domestic Interchange Fees

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Transport	Courier Services
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing 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%
	Contactless 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 (6)	-	-	0.30%	-	-
Purchase at ATM - Late Presentment (6)	-	-	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%
	Contactless 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 (6)	-	-	0.30%	-	-
Purchase at ATM - Late Presentment (6)	-	-	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%
	Contactless 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 (6)	-	-	0.30%	-	-
Purchase at ATM - Late Presentment (6)	-	-	1.00%	-	-	

(1) For transaction amounts less than or equal to ALL 650

(2) For transaction amounts more than ALL 650 and less than or equal to ALL 1350

(3) Transaction amount must be less than or equal to ALL 2000.

(4) Transaction amount must be more than ALL 2000.

(5) Transaction amount must be less than or equal to EUR 25.

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



Albania - 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
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:

A maximum amount of EUR 0.05 is applicable to refund transactions (processing code 20)