



Romania - Domestic Interchange Fees

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Tax Payment (4)
MasterCard Consumer Credit	Micro-Payments (1)	0.30%	0.10%
	Contactless Terminal (2)	0.30%	0.10%
	Contactless (2)	0.30%	0.10%
	Contactless High Value (3)	0.30%	0.10%
	Chip	0.30%	0.10%
	Enhanced Electronic	0.30%	0.10%
	Merchant UCAF	0.30%	0.10%
	Full UCAF	0.30%	0.10%
	Base	0.30%	0.10%
	Mobile Payment - Acquirer Domain	0.30%	0.10%
	Mobile Payment - Issuer Domain	0.30%	0.10%
	Mobile Initiated Top-Up (5)	0.30%	-
	Purchase at ATM	0.30%	-
	Purchase at ATM (late presentment)	0.30%	-
MasterCard Consumer Debit MasterCard Consumer Prepaid	Micro-Payments (1)	0.20%	0.10%
	Contactless Terminal (2)	0.20%	0.10%
	Contactless (2)	0.20%	0.10%
	Contactless High Value (3)	0.20%	0.10%
	Chip	0.20%	0.10%
	Enhanced Electronic	0.20%	0.10%
	Merchant UCAF	0.20%	0.10%
	Full UCAF	0.20%	0.10%
	Base	0.20%	0.10%
	Mobile Payment - Acquirer Domain	0.20%	0.10%
	Mobile Payment - Issuer Domain	0.20%	0.10%
	Mobile Initiated Top-Up (6)	0.20%	-
	Purchase at ATM	0.20%	-
	Purchase at ATM (late presentment)	0.20%	-
Maestro Consumer Maestro Consumer Prepaid	Micro-Payments (1)	0.20%	0.10%
	Contactless Terminal (2)	0.20%	0.10%
	Contactless (2)	0.20%	0.10%
	Contactless High Value (3)	0.20%	0.10%
	Chip	0.20%	0.10%
	Chip - Late Presentment	0.20%	0.10%
	PIN-verified	0.20%	0.10%
	Signature verified	0.20%	0.10%
	Secure e-commerce	0.20%	0.10%
	Mail Order /Telephone Order (5)	0.20%	0.10%
	Mobile Payment - Acquirer Domain	0.20%	0.10%
	Mobile Payment - Issuer Domain	0.20%	0.10%
	Mobile Initiated Top-Up (6)	0.20%	-
	Purchase at ATM	0.20%	-
Purchase at ATM (late presentment)	0.20%	-	

(1) For transaction amounts less than or equal to RON 10

(2) For transaction amounts less than or equal to RON 100

(3) For transaction amounts more than RON 100

(4) Applicable to MCCs 9311, 9211, 9222, 9399, 8211, 8220, 8241, 8244, 8249, 8299

(5) Credit refund transactions only

(6) Applicable to MCC 4814



Romania - Domestic Interchange Fees

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Petrol	Bill Payment	Public Transport	Tax Payment	Postal	Courriers & Deliveries	
MasterCard Corporate	Micro-Payments (1)	1.90%	1.20%	0.05% + RON 0.55, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
MasterCard FleetCard	Contactless Terminal (2)	1.50%	0.90%	0.05% + RON 0.55, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
MasterCard Purchasing Card	Contactless (2)	0.95%	0.40%	0.05% + RON 0.55, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Contactless High Value (3)	1.60% + RON 0.45	1.05% + RON 0.30	0.05% + RON 0.55, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Chip	1.90%	1.20%	0.05% + RON 0.55, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Enhanced Electronic	1.90%	1.20%	0.05% + RON 0.55, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Merchant UCAF (4)	1.90%	1.40%	0.05% + RON 0.45, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Full UCAF (4)	1.90%	1.50%	0.05% + RON 0.45, Max RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Base (4)	1.90%	1.70%	0.10% + RON 0.85	1.40%	0.10%	0.30%	RON 1	
	Mobile Initiated Top-Up (5)	1.90%	-	0.05% + RON 0.45, Max RON 0.85	-	-	0.30%	RON 1	
	Mobile Payment - Acquirer Domain	2.00%	-	0.05% + RON 0.40, Max RON 0.80	-	-	-	-	
	Mobile Payment - Issuer Domain	2.10%	-	0.05% + RON 0.45, Max RON 0.85	-	-	-	-	
	Purchase at ATM	1.90%	-	0.05% + RON 0.55, Max RON 0.85	-	-	-	-	
	Purchase at ATM (late presentment)	2.40%	-	0.10% + RON 0.85	-	-	-	-	
	MasterCard Business	Micro-Payments (1)	1.70%	1.20%	0.05% + RON 0.55, Max RON 0.85	1.20%	0.10%	0.30%	RON 1
	MasterCard Prepaid Commercial	Contactless Terminal (2)	1.50%	0.90%	0.05% + RON 0.55, Max RON 0.85	1.20%	0.10%	0.30%	RON 1
MasterCard Professional Card	Contactless (2)	0.85%	0.40%	0.05% + RON 0.55, Max RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Contactless High Value (3)	1.50% + RON 0.45	1.05% + RON 0.30	0.05% + RON 0.55, Max RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Chip	1.70%	1.20%	0.05% + RON 0.55, Max RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Enhanced Electronic	1.70%	1.20%	0.05% + RON 0.55, Max RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Merchant UCAF (4)	1.70%	1.40%	0.05% + RON 0.45, Max RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Full UCAF (4)	1.70%	1.50%	0.05% + RON 0.45, Max RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Base (4)	1.70%	1.70%	0.10% + RON 0.85	1.20%	0.10%	0.30%	RON 1	
	Mobile Initiated Top-Up (5)	1.70%	-	0.05% + RON 0.45, Max RON 0.85	-	-	0.30%	RON 1	
	Mobile Payment - Acquirer Domain	1.80%	-	0.05% + RON 0.40, Max RON 0.80	-	-	-	-	
	Mobile Payment - Issuer Domain	1.90%	-	0.05% + RON 0.45, Max RON 0.85	-	-	-	-	
	Purchase at ATM	1.70%	-	0.05% + RON 0.55, Max RON 0.85	-	-	-	-	
	Purchase at ATM (late presentment)	2.20%	-	0.10% + RON 0.85	-	-	-	-	

- (1) For transaction amounts less than or equal to RON 10
- (2) For transaction amounts less than or equal to RON 100
- (3) For transaction amounts more than RON 100
- (4) Eligible for MasterPass Enabled Discount
- (5) Applicable to MCC 4814



MasterPass POS Interchange incentive

Acceptance brand	IRD	Petrol (1)	Public Transport(1)	Bill Payments (1)	Courriers & Deliveries (1)
MasterCard	79,75,85	-0.10%	-0.10%	RON -0.05	RON -0.05
Maestro	48, MO	-0.10%	-0.10%	RON -0.05	RON -0.05

(1) As per listed MCC on MasterCard Connect (Domestic Rules). Incentive not applicable to Tax Payments and Postal Services categories.



Romania - Additional Information

Overview MCC Groups

Public Transport	MCC 4111: Transportation - Suburban and Local Commuter Passenger, including Ferries MCC 4112: Passenger Railways MCC 4131: Bus Lines
Tax Payment	MCC 9311: Tax Payments MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9399: Government Services—not elsewhere classified MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges MCC 8241: Schools, Correspondence MCC 8244: Schools, Business and Secretarial MCC 8249: Schools, Trade and Vocational MCC 8299: Schools and Educational Services—not elsewhere classified
Petrol	MCC 5541: Service Stations (with or without Ancillary Services) MCC 5542: Fuel Dispenser, Automated
Bill Payment	MCC 4814: Telecom Services MCC 4899: Cable, Satellite & other Pay Television and Radio Services MCC 4900: Utilities MCC 5960: Direct Marketing—Insurance Services MCC 6300: Insurance Sales, Underwriting, and Premiums
Couriers and Deliveries	MCC 6050: Quasi Cash—Customer Financial Institution MCC 6051: Quasi Cash—Merchant
Postal Services	MCC 9402: Postal Services

Note on Purchase with Cash Back: A negative Interchange Fee of RON 1 is applicable on Cash back part of a Purchase with Cash Back transactions. Standard interchange fee remain applicable for the Purchase part of the transaction.

Note: Extended Decimal Precision functionality will be applied to all cleared Romania domestic transactions
Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900
MoneySend Funding Transaction only available for MCC 6538 and MoneySend Payment Transaction only available for MCC 6536, 6537
A maximum amount of RON 0.20 is applicable to refund transactions (processing code 20)