

Andorra - Domestic Interchange Fees

Consumer Card Interchange Fees

Valid From: 01/10/2021

Payment Product	Fee Tier	IRD	General
Mastercard Consumer Credit	Contactless	P2	0.30%
	Chip & PIN	T1	0.30%
	Enhanced Electronic	84	0.30%
	Merchant UCAF	24	0.30%
	Full UCAF	79	0.30%
	Base	75	0.30%
	Purchase at ATM	AL	0.30%
	Purchase at ATM - Late Presentment	MT	0.30%
Mastercard Consumer Prepaid	Contactless	P2	0.20%
Mastercard Consumer Debit	Chip & PIN	T1	0.20%
	Enhanced Electronic	84	0.20%
	Merchant UCAF	24	0.20%
	Full UCAF	79	0.20%
	Base	75	0.20%
	Purchase at ATM	AL	0.20%
	Purchase at ATM - Late Presentment	MT	0.20%
Maestro	Contactless	P1	0.20%
Maestro Prepaid	Chip & PIN	S1	0.20%
	Secure e-commerce	48	0.20%
	Mail Order / Telephone Order (1)	МО	0.20%
	Base	S2	0.20%
	Purchase at ATM	AL	0.20%
	Purchase at ATM - Late Presentment	MT	0.20%

(1) Credit refund transactions only



Andorra - Domestic Interchange Fees

Commercial Card Interchange Fees

Valid From: 09-Apr-20

Payment Product	Fee Tier	IRD	General
Mastercard Corporate	Contactless	P2	0.80%
Mastercard Preferred/World Business Card	Chip & PIN	T1	1.50%
	Enhanced Electronic	84	1.60%
	Merchant UCAF	24	1.60%
	Full UCAF	79	1.75%
	Base	75	1.90%
	Incentive (3)		-0.30%
	Purchase at ATM	AL	1.50%
	Purchase at ATM - Late Presentment	МТ	1.90%
Mastercard Business	Contactless	P2	0.80%
Mastercard Prepaid Commercial	Chip & PIN	T1	1.25%
	Enhanced Electronic	84	1.35%
	Merchant UCAF	24	1.35%
	Full UCAF	79	1.50%
	Base	75	1.65%
	Incentive (3)		-0.30%
	Purchase at ATM	AL	1.25%
	Purchase at ATM - Late Presentment	MT	1.65%
Mastercard FleetCard	Contactless	P2	0.80%
ividater cara i recessara	Chip & PIN	T1	1.25%
	Enhanced Electronic	84	1.35%
	Merchant UCAF	24	1.35%
	Full UCAF	79	1.50%
	Base	75	1.65%
	Large Ticket Level 1 (1)	26	1.00% + EUR 20.00
	Large Ticket Level 2 (2)	27	0.75% + EUR 45.00
	1 -	27	
	Incentive (3)	١,.	-0.30%
	Purchase at ATM	AL	1.25%
	Purchase at ATM - Late Presentment	MT	1.65%
Mastercard Purchasing Card	Contactless	P2	0.80%
	Chip & PIN	T1	1.25%
	Enhanced Electronic	84	1.35%
	Merchant UCAF	24	1.35%
	Full UCAF	79	1.50%
	Base	75	1.65%
	Large Ticket Level 1 (1)	26	1.00% + EUR 20.00
	Large Ticket Level 2 (2)	27	0.75% + EUR 45.00
	Incentive (3)		EUR -0.50
	Purchase at ATM	AL	1.25%
	Purchase at ATM - Late Presentment	МТ	1.65%
Maestro Commercial	Contactless	P1	0.45% + EUR 0.03
	Chip & PIN	S1	0.40% + EUR 0.05
	Secure e-commerce	48	1.05% + EUR 0.05
	Mail Order / Telephone Order (4)	МО	1.05% + EUR 0.05
	Base	S2	0.75% + EUR 0.05
	Purchase at ATM	AL	0.40% + EUR 0.05
	Purchase at ATM - Late Presentment	MT	0.75% + EUR 0.05

⁽¹⁾ For transaction amounts more than EUR 3,000.00

⁽²⁾ For transaction amounts more than EUR 10,000.00

⁽³⁾ Incentive is not applicable to Contactless, Large Ticket Level 1 or Large Ticket Level 2 transactions

⁽⁴⁾ Credit refund transactions only



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)