

# **Macedonia - Domestic Interchange Fees**

### **Consumer Card Interchange Fees**

Valid From: 01-Jan-23

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%
Mastercard Electronic	Low Value Payments (2)	0.80%	0.60%	0.30%	0.60%	0.40%	0.60%
Mastercard Prepaid Consumer	Contactless Terminal (3)	1.00%	0.50%	0.30%	0.60%	0.30%	0.50%
·	Contactless Terminal High Value (4)	1.00%	0.50%	0.30%	0.60%	0.30%	0.50%
	Contactless	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Contactless Card	1.00%	0.70%	0.30%	0.60%	0.50%	0.70%
	Chip Terminal	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Chip Full	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Chip Card	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Enhanced Electronic	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Merchant UCAF	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Full UCAF	1.00%	0.60%	0.30%	0.60%	0.40%	0.60%
	Base	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	Purchase at ATM (5)	_	-	0.30%		-	_
	Purchase at ATM - Late presentment (5)	L		1.00%			
Mastercard Platinum	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Mastercara Piatinom		0.80%	0.80%	0.80%	0.80%	0.40%	0.80%
	Low Value Payments (2)	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Contactless Terminal (3)	l l					I
	Contactless Terminal High Value (4)	1.00%	1.00%	0.80%	1.00%	0.30%	1.00%
	Contactless	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Contactless Card	1.00%	1.00%	0.80%	1.00%	0.50%	1.00%
	Chip Terminal	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Chip Full	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Chip Card	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Enhanced Electronic	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Merchant UCAF	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Full UCAF	1.00%	1.00%	0.80%	1.00%	0.40%	1.00%
	Base	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	Purchase at ATM (5)	-	-	0.80%	-	-	-
	Purchase at ATM - Late presentment (5)	-	-	1.00%	-	-	-
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)	1.00%	1.00%	1.00%	1.00%	0.30%	1.00%
	Contactless Terminal High Value (4)	1.00%	1.00%	1.00%	1.00%	0.30%	1.00%
	Contactless	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Contactless Card	1.00%	1.00%	1.00%	1.00%	0.50%	1.00%
	Chip Terminal	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Chip Full	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Chip Card	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Enhanced Electronic	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Merchant UCAF	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Full UCAF	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Base	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	Purchase at ATM (5)	1.00%		1.00%	1.00%	1.00%	1.00%
		Ī	_	1.00%			Ĺ
Mastercard World Elite	Purchase at ATM - Late presentment (5)  Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
imastercara vvoria Elite	,	0.80%		1	0.80%	0.30%	
	Low Value Payments (2)		0.80%	0.80%			0.80%
	Contactless Terminal (3)	1.00%	1.00%	1.00%	1.00%	0.30%	1.00%
	Contactless Terminal High Value (4)	1.00%	1.00%	1.00%	1.00%	0.30%	1.00%
	Contactless	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Contactless Card	1.00%	1.00%	1.00%	1.00%	0.50%	1.00%
	Chip Terminal	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Chip Full	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Chip Card	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Enhanced Electronic	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Merchant UCAF	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Full UCAF	1.00%	1.00%	1.00%	1.00%	0.40%	1.00%
	Base	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	I I	1	ı	1	ı	1	1
	Purchase at ATM (5)	-	-	1.00%		I-	-

<sup>(1)</sup> For transaction amount less than or equal to MKD 300.00

<sup>(2)</sup> For transaction amount more than MKD 300.00 and less than or equal to MKD 600.00

<sup>(3)</sup> For transaction amount less than or equal to MKD 750.00  $\,$ 

<sup>(4)</sup> For transaction amount more than MKD 750.00

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

Miscar Purprients (1)	Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Government	Transport	Courier Services
Low Value Payment (2)	Martana I Dalah	Missa Davissanta (1)	0.200/	0.200/		0.200/	0.200/	
Controlles Terminol (3)			1				l	1
Controctions Terminal High Yalve (4)	Mastercard Electronic Debit	, , , , , , , , , , , , , , , , , , , ,	1					
Contractines			1				l	
Controctes Card   1,00%   0,		•	1				l	
Chip Terminal			1				l	
Chip Full Chip Cand Chip C			1					1
Chip Cord   1.00%		Chip Terminal	1				l	
Enhanced Electronic   1,00%   0,50%   0,30%   0,00%		Chip Full	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Merchant UCAF   1,00%   0,35%   0,30%   0,00		Chip Card	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
First UCAF   Gove		Enhanced Electronic	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Base   Purchase at ATM (5)   Doll-Multiple		Merchant UCAF	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Purchase at ATM (5)		Full UCAF	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Debit Mastercard Prepaid   Micro Pyraments (1)		Base	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Debit Mastercard Prepaid   Micro Pyraments (1)			_	_		_	_	_
Dabit Mestercard Dabit Mestercard Prepaid DM Micro Psyments (3) 0.30% 0.40% 0.30% 0.30% 0.40% 0.30% 0.40% 0.30% 0.40% 0.40% 0.30% 0.40% 0.			_	_		_	_	_
Debit Mostercord Gold	Debit Mastercard Debit Mastercard PrenaidD		0.30%	0.30%		0.30%	0.30%	0.30%
Debit Mastercord Platinum Contracties Terminol (3) Contracties Terminol High Yolve (4) Contracties Cord Contracties Terminol High Yolve (4) Contracties Terminol Contracties Cord Contracties Cord Contracties Cord Contracties Terminol Contracties Contracties Cord Contractie	·		1				l	
Debit Mastercard Prepaid   Contactless Terminal High Value (4)   1.00%   0.30%   0.30%   0.00%   0.00%   0.40%   0.50%   0.0			1				l	l .
Contactless Card 1,00% 0,50% 0,30% 0,00% 0		1	1				l	
Cantacties Card	Debit Mastercard Prepaid	•	1				l	1
Chip Terminal   1.00%   0.50%   0.30%   0.00%   0.40%   0.50%   0.50%   0.50%   0.60%   0.60%   0.60%   0.50			1					1
Chip Full			1					1
Chip Card   1,00%   0,50%   0,30%   0,00%   0,00%   0,50%   0,50%   0,50%   0,00%   0,50%		Chip Terminal	1			0.60%		
Enhonced Electronic Merchant LCAF Hull UCAF Hull UCAF Base Purchase at ATM (a) Purchase at ATM (b) Purchas		Chip Full	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Merchant UCAF   1,00%		Chip Card	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Merchant UCAF   1,00%		Enhanced Electronic	1.00%	0.50%	0.30%	0.60%	0.40%	0.50%
Full UCAF   1,00%   0,50%   0,30%   0,40%   0,50%			1				l	1
Base							l	
Purchase (nat MM - Late presentment (6)								1
Debit Mostercard World			1.0070	1.0070		1.00 /0	1.0070	1.0070
Debit Mostercard World			Ī	_				Ī
Low Value Payments (2)	D. L. M. A. L. L. M. L. L.		- 200/	- 200/		- 200/	- 200/	- 200/
Contactless Terminal (3)	Debit Mastercard World		1				l	
Contactless Terminal High Value (4)		1	1				l	
Contactless Card		1	1				l	
Contactless Card			1				l	
Chip Terminal		Contactless	1.00%	1.00%	0.90%	1.00%	0.40%	1.00%
Chip Full		Contactless Card	1.00%	1.00%	0.90%	1.00%	0.50%	1.00%
Chip Card		Chip Terminal	1.00%	1.00%	0.90%	1.00%	0.40%	1.00%
Enhanced Electronic   1.00%   1.00%   0.90%   1.00%   0.40%   1.00%		Chip Full	1.00%	1.00%	0.90%	1.00%	0.40%	1.00%
Enhanced Electronic   1.00%   1.00%   0.90%   1.00%   0.40%   1.00%			1.00%	1.00%	0.90%	1.00%	0.40%	1.00%
Merchant UCAF		l '	1					
Full UCAF   1.00%			1				l	
Base								
Purchase at ATM (6)			1				l	
Purchase at ATM - Lote presentment (6)			1.00%	1.00%		1.00%	1.00%	1.00%
Debit Mastercard World Elite			-	-		-	-	-
Contactless Terminal (3)			-	-		-	-	-
Contactless Terminal High Value (4)	Debit Mastercard World Elite		-				-	
Contactless Card		Contactless Terminal (3)	1.00%	1.00%	0.90%	1.00%	-	1.00%
Contactless Card		Contactless Terminal High Value (4)	1.00%	1.00%	0.90%	1.00%	<b>]</b> =	1.00%
Contactless Card		Contactless	1.00%	1.00%	0.90%	1.00%	<b> </b> -	1.00%
Chip Terminal			1				<b> </b> =	1
Chip Full			1				<b> </b> -	
Chip Card		· '	1				-	1
Enhanced Electronic   1.00%   1.00%   0.90%   1.00%   - 1.00%   1.00%   Merchant UCAF   1.00%   1.00%   1.00%   0.90%   1.00%   - 1.00%   1.00%   1.00%   - 1.00%   1.00%   1.00%   1.00%   - 1.00%   1.00%   1.00%   1.00%   - 1.00%   1.00%   1.00%   - 1.00%   1.00%   1.00%   - 1.00%   1.00%   - 1.00%   1.00%   - 1.00%   - 1.00%   - 1.00%   1.00%   - 1.00			1				<u> </u> _	
Merchant UCAF		· ·	1				<u> </u> _	
Full UCAF   1.00%			1				<u></u>	
Base			1				[	
Purchase at ATM (6)			1				[=	
Purchase at ATM - Late presentment (6)   -			1.00%	1.00%		1.00%	-	1.00%
Maestro         Micro Payments (1)         0.30%         0.20%         0.30%         0.20%         0.30%         0.40%         0.30%         0.20%         0.20%         0.30%         0.40%         0.30%         0.20% </td <td></td> <td>-</td> <td>-</td> <td></td> <td>=</td> <td>]=</td> <td><b> </b>-</td>			-	-		=	]=	<b> </b> -
Maestro Prepaid   Low Value Payments (2)   0.80%   0.30%   0.30%   0.40%   0.40%   0.30%   0.20%   0.20%   0.30%   0.40%   0.30%   0.20%   0.20%   0.30%   0.40%   0.30%   0.20%   0.20%   0.30%   0.40%   0.30%   0.20%   0.20%   0.30%   0.40%   0.30%   0.20%   0.30%   0.40%   0.30%   0.20%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0		Purchase at ATM - Late presentment (6)	-	-	1.00%	-	-	-
Contactless Terminal (3)	Maestro	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Contactless Terminal (3)	Maestro Prepaid	Low Value Payments (2)	0.80%	0.30%	0.30%	0.40%	0.40%	0.30%
Contactless Terminal High Value (4)   1.00%   0.20%   0.30%   0.40%   0.30%   0.20%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.50%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%		Contactless Terminal (3)	1					
Contactless   1.00%   0.30%   0.30%   0.40%   0.40%   0.30%   0.40%   0.30%   0.40%   0.30%   0.40%   0.50%   0.40%   0.30%   0.40%   0.30%   0.40%   0.50%   0.40%   0.30%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%		1	1				l	
Contactless Card			1				l	
Chip Terminal       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Chip Full       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Chip Card       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Chip Late presentment       1.00%       0.80%       0.80%       0.90%       0.90%       0.80%         PIN Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.40%       0.30%         Signature Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Secure e-commerce       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.40%         Purchase at ATM (6)       -       -       0.30%       -       -       -       -			1				l	
Chip Full       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Chip Card       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Chip Late presentment       1.00%       0.80%       0.80%       0.90%       0.90%       0.80%         PIN Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Signature Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Secure e-commerce       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Purchase at ATM (6)       -       -       0.30%       -       -       -       -			1				l	1
Chip Card       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Chip Late presentment       1.00%       0.80%       0.80%       0.90%       0.90%       0.80%         PIN Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Signature Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Secure e-commerce       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Purchase at ATM (6)       -       -       0.30%       -       -       -       -			1				l	
Chip Late presentment       1.00%       0.80%       0.80%       0.90%       0.90%       0.80%         PIN Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Signature Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Secure e-commerce       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Purchase at ATM (6)       -       -       0.30%       -       -       -       -			1					
PIN Verified 1.00% 0.30% 0.30% 0.40% 0.40% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.40% 0.30% 0.30% 0.40% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30%		· ·	1				l	l .
Signature Verified       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Secure e-commerce       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.40%       0.30%         Purchase at ATM (6)       -       -       0.30%       -		1 ' '	1				l	1
Secure e-commerce   1.00%   0.30%   0.30%   0.40%   0.40%   0.30%   0.30%   0.40%   0.30%   0.30%   0.30%   0.40%   0.40%   0.30%		PIN Verified	1			0.40%	0.40%	
Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Purchase at ATM (6)       -       -       -       -       -       -       -       -       -		Signature Verified	1.00%	0.30%	0.30%	0.40%	0.40%	0.30%
Mail Order/Telephone Order (5)       1.00%       0.30%       0.30%       0.40%       0.40%       0.30%         Purchase at ATM (6)       -       -       -       -       -       -       -       -       -       -		Secure e-commerce	1.00%	0.30%	0.30%	0.40%	0.40%	0.30%
Purchase at ATM (6) - 0.30%			1					
			L			- · · · ·	<u> </u>	<u> </u>
INTERPRETATION AND A STATE OF THE PROPERTY (A)		Purchase at ATM - Late presentment (6)	L	L	0.80%	L	L	I_

<sup>(1)</sup> For transaction amount less than or equal to MKD 300.00

<sup>(2)</sup> For transaction amount more than MKD 300.00 and less than or equal to MKD 600.00  $\,$ 

<sup>(3)</sup> For transaction amount less than or equal to MKD 750.00

<sup>(4)</sup> For transaction amount more than MKD 750.00

<sup>(5)</sup> Credit refund transactions only

<sup>(6)</sup> Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051  $\,$ 



# **Macedonia - Domestic Interchange Fees**

### **Commercial Card Interchange Fees**

Valid From: 09-Apr-20

Payment Product	Fee Tier	General	Petrol	Utilities/ Bill Payments	Government	Transport	Courier Services
Mastercard Corporate	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Mastercard Electronic Corporate	Low Value Payments (2)	0.80%	0.80%	0.30%	0.60%	0.40%	0.80%
Mastercard Preferred/World Business Card	Contactless Terminal (3)	1.70%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless Terminal High Value (4)	2.00%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless (5)	2.10%	0.80%	0.30%	0.60%	0.40%	0.80%
	PayPass 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 (6)	-	-	0.30%	-	-	-
	Purchase at ATM - Late presentment (6)	-	-	1.00%	-	-	-
Mastercard Business	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Mastercard Electronic Business Card	Low Value Payments (2)	0.80%	0.80%	0.30%	0.60%	0.40%	0.80%
Mastercard Prepaid Commercial	Contactless Terminal (3)	1.50%	0.70%	0.30%	0.60%	0.30%	0.70%
Mastercard Professional Card	Contactless Terminal High Value (4)	1.80%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless (5)	1.90%	0.80%	0.30%	0.60%	0.40%	0.80%
	PayPass 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%
	1	2.10%	0.80%	0.30%	0.60%	2.10%	1
	Full UCAF	1			1.30%	2.10%	0.80%
	Base	2.30%	1.50%	1.00%	1.30%	2.30%	1.50%
	Purchase at ATM (6)	-	-	0.30%	- 	-	-
Martin and Election	Purchase at ATM - Late presentment (6)	- 200/	- 200/	1.00%	- 200/	- 200/	- 200/
Mastercard FleetCard Mastercard Purchasing Card	Micro Payments (1)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.30%	0.60%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless Terminal High Value (4)	1.80%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless (5)	1.90%	0.80%	0.30%	0.60%	0.40%	0.80%
	PayPass 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 (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%	0.30%
	Low Value Payments (2)	0.80%	0.80%	0.30%	0.60%	0.40%	0.80%
	Contactless Terminal (3)	1.50%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless Terminal High Value (4)	1.80%	0.70%	0.30%	0.60%	0.30%	0.70%
	Contactless (5)	1.90%	0.80%	0.30%	0.60%	0.40%	0.80%
	PayPass 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%
		I	0.80%	0.30%	0.60%	0.40%	0.80%
	Chip Card	2.00%					
	Chip Card Enhanced Electronic	1.90%	0.80%	0.30%	0.60%	1.90%	0.80%
	'	1.90%		0.30%	I .	1.90%	0.80% 0.80%
	Enhanced Electronic Merchant UCAF	1.90% 2.00%	0.80% 0.80%	0.30% 0.30%	0.60% 0.60%	1.90% 2.00%	0.80%
	Enhanced Electronic Merchant UCAF Full UCAF	1.90% 2.00% 2.10%	0.80% 0.80% 0.80%	0.30% 0.30% 0.30%	0.60% 0.60% 0.60%	1.90% 2.00% 2.10%	0.80% 0.80%
	Enhanced Electronic Merchant UCAF	1.90% 2.00%	0.80% 0.80%	0.30% 0.30%	0.60% 0.60%	1.90% 2.00%	0.80%

<sup>(1)</sup> For transaction amount less than or equal to MKD 300.00  $\,$ 

<sup>(2)</sup> For transaction amount more than MKD 300 and less than or equal to MKD 600.00  $\,$ 

<sup>(3)</sup> For transaction amount less than or equal to MKD 750.00  $\,$ 

<sup>(4)</sup> For transaction amount more than MKD 750.00

<sup>(5)</sup> For transaction amount less than or equal to EUR 25.00  $\,$ 

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



## Macedonia - 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

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 elsewhere classified

MCC 9211: Court Costs including Alimony and Child Support

MCC 9222: Fines

MCC 9311: Tax Payments

MCC 9399: Government 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

**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