



## MasterCard Intra-Country Interchange Fees

Romania

MCC Group: General

### MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
PayPass Terminal <sup>(1)</sup>	0.90%	1.50%	1.50%	0.90%	1.30%
PayPass <sup>(1)</sup>	0.40% + 0.45 RON	0.85% + 0.45 RON	0.95% + 0.45 RON	0.30% + 0.45 RON	0.70% + 0.45 RON
PayPass High Value <sup>(2)</sup>	1.05% + 0.30 RON	1.50% + 0.30 RON	1.60% + 0.30 RON	0.95% + 0.30 RON	1.35% + 0.30 RON
Chip	1.20%	1.70%	1.90%	1.10%	1.50%
Enhanced Electronic	1.20%	1.70%	1.90%	1.10%	1.50%
Merchant UCAF <sup>(3)</sup>	1.40%	1.90%	2.10%	1.30%	1.70%
Full UCAF	1.50%	2.00%	2.20%	1.50%	1.90%
Base	1.70%	2.20%	2.40%	1.60%	2.00%
Mobile Initiated Top-Up <sup>(4)</sup>	1.00%	1.50%	1.70%	1.00%	1.40%

### MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate, MasterCard FleetCard, MasterCard Purchasing Card	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
PayPass Terminal <sup>(1)</sup>	1.50%	1.50%
PayPass <sup>(1)</sup>	0.95% + 0.45 RON	0.85% + 0.45 RON
PayPass High Value <sup>(2)</sup>	1.60% + 0.30 RON	1.50% + 0.30 RON
Chip	1.90%	1.70%
Enhanced Electronic	1.90%	1.70%
Merchant UCAF <sup>(3)</sup>	2.10%	1.90%
Full UCAF	2.20%	2.00%
Base	2.40%	2.20%
Mobile Initiated Top-Up <sup>(4)</sup>	1.70%	1.50%

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> Merchant UCAF Tier is not applicable for MasterCard Electronic Cards

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## MasterCard Intra-Country Interchange Fees

Romania

MCC Group: Public Transport

### MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
PayPass Terminal <sup>(1)</sup>	0.70%	1.20%	1.40%	0.70%	1.10%
PayPass <sup>(1)</sup>	0.70%	1.20%	1.40%	0.70%	1.10%
PayPass High Value <sup>(2)</sup>	0.70%	1.20%	1.40%	0.70%	1.10%
Chip	0.70%	1.20%	1.40%	0.70%	1.10%
Enhanced Electronic	0.70%	1.20%	1.40%	0.70%	1.10%
Merchant UCAF <sup>(3)</sup>	0.70%	1.20%	1.40%	0.70%	1.10%
Full UCAF	0.70%	1.20%	1.40%	0.70%	1.10%
Base	0.70%	1.20%	1.40%	0.70%	1.10%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A	N/A	N/A	N/A

### MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
PayPass Terminal <sup>(1)</sup>	1.40%	1.20%
PayPass <sup>(1)</sup>	1.40%	1.20%
PayPass High Value <sup>(2)</sup>	1.40%	1.20%
Chip	1.40%	1.20%
Enhanced Electronic	1.40%	1.20%
Merchant UCAF <sup>(3)</sup>	1.40%	1.20%
Full UCAF	1.40%	1.20%
Base	1.40%	1.20%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> Merchant UCAF Tier is not applicable for MasterCard Electronic Cards

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## MasterCard Intra-Country Interchange Fees

Romania

MCC Group: Tax Payments

### MasterCard Consumer Card Interchange Fees

	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
<b>Fee Tier</b>					
PayPass Terminal <sup>(1)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
PayPass <sup>(1)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
PayPass High Value <sup>(2)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
Chip	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
Enhanced Electronic	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
Merchant UCAF <sup>(3)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
Full UCAF	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
Base	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)	1.00% (max 20 RON)
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A	N/A	N/A	N/A

### MasterCard Commercial Card Interchange Fees

	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
<b>Fee Tier</b>		
PayPass Terminal <sup>(1)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)
PayPass <sup>(1)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)
PayPass High Value <sup>(2)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)
Chip	1.00% (max 20 RON)	1.00% (max 20 RON)
Enhanced Electronic	1.00% (max 20 RON)	1.00% (max 20 RON)
Merchant UCAF <sup>(3)</sup>	1.00% (max 20 RON)	1.00% (max 20 RON)
Full UCAF	1.00% (max 20 RON)	1.00% (max 20 RON)
Base	1.00% (max 20 RON)	1.00% (max 20 RON)
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> Merchant UCAF Tier is not applicable for MasterCard Electronic Cards

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## MasterCard Intra-Country Interchange Fees

Romania

MCC Group: Petrol

### MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
PayPass Terminal <sup>(1)</sup>	0.90%	1.50%	1.50%	0.90%	1.30%
PayPass <sup>(1)</sup>	0.40% + 0.45 RON	0.85% + 0.45 RON	0.95% + 0.45 RON	0.30% + 0.45 RON	0.70% + 0.45 RON
PayPass High Value <sup>(2)</sup>	1.05% + 0.30 RON	1.50% + 0.30 RON	1.60% + 0.30 RON	0.95% + 0.30 RON	1.35% + 0.30 RON
Chip	1.20%	1.70%	1.90%	1.10%	1.50%
Enhanced Electronic	1.20%	1.70%	1.90%	1.10%	1.50%
Merchant UCAF <sup>(3)</sup>	1.40%	1.90%	2.10%	1.30%	1.70%
Full UCAF	1.50%	2.00%	2.20%	1.50%	1.90%
Base	1.70%	2.20%	2.40%	1.60%	2.00%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A	N/A	N/A	N/A

### MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
PayPass Terminal <sup>(1)</sup>	0.90%	0.90%
PayPass <sup>(1)</sup>	0.40% + 0.45 RON	0.40% + 0.45 RON
PayPass High Value <sup>(2)</sup>	1.05% + 0.30 RON	1.05% + 0.30 RON
Chip	1.20%	1.20%
Enhanced Electronic	1.20%	1.20%
Merchant UCAF <sup>(3)</sup>	1.40%	1.40%
Full UCAF	1.50%	1.50%
Base	1.70%	1.70%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> Merchant UCAF Tier is not applicable for MasterCard Electronic Cards

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## MasterCard Intra-Country Interchange Fees

Romania

MCC Group: Bill Payments

### MasterCard Consumer Card Interchange Fees

Fee Tier	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
PayPass Terminal <sup>(1)</sup>	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.55%	0.55 RON + 0.75%	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.45%
PayPass <sup>(1)</sup>	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.55%	0.55 RON + 0.75%	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.45%
PayPass High Value <sup>(2)</sup>	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.55%	0.55 RON + 0.75%	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.45%
Chip	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.55%	0.55 RON + 0.75%	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.45%
Enhanced Electronic	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.55%	0.55 RON + 0.75%	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.45%
Merchant UCAF <sup>(3)</sup>	0.45 RON + 0.05%, Max 0.85 RON	0.45 RON + 0.55%	0.45 RON + 0.75%	0.45 RON + 0.05%, Max 0.85 RON	0.45 RON + 0.45%
Full UCAF	0.45 RON + 0.05%, Max 0.85 RON	0.45 RON + 0.55%	0.45 RON + 0.75%	0.45 RON + 0.05%, Max 0.85 RON	0.45 RON + 0.45%
Base	0.85 RON + 0.10%	0.85 RON + 0.60%	0.85 RON + 0.80%	0.85 RON + 0.10%	0.85 RON + 0.50%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A	N/A	N/A	N/A

### MasterCard Commercial Card Interchange Fees

Fee Tier	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
PayPass Terminal <sup>(1)</sup>	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.05%, Max 0.85 RON
PayPass <sup>(1)</sup>	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.05%, Max 0.85 RON
PayPass High Value <sup>(2)</sup>	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.05%, Max 0.85 RON
Chip	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.05%, Max 0.85 RON
Enhanced Electronic	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.05%, Max 0.85 RON
Merchant UCAF <sup>(3)</sup>	0.45 RON + 0.05%, Max 0.85 RON	0.45 RON + 0.05%, Max 0.85 RON
Full UCAF	0.45 RON + 0.05%, Max 0.85 RON	0.45 RON + 0.05%, Max 0.85 RON
Base	0.85 RON + 0.10%	0.85 RON + 0.10%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> Merchant UCAF Tier is not applicable for MasterCard Electronic Cards

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## Maestro Intra-Country Interchange Fees

Romania

MCC Group: General

Fee Tier	Maestro, Maestro Prepaid
PayPass Terminal <sup>(1)</sup>	0.90%
PayPass <sup>(1)</sup>	0.20% + 0.45 RON
PayPass High Value <sup>(2)</sup>	0.85% + 0.30 RON
Chip	1.00%
Chip - Late Presentment	1.25%
PIN-verified	1.00%
Signature verified	1.25%
Secure e-commerce	1.50%
Mail Order/Telephone Order <sup>(3)</sup>	1.75%
Mobile Initiated Top-Up <sup>(4)</sup>	1.00%

MCC Group: Tax Payments

Fee Tier	Maestro, Maestro Prepaid
PayPass Terminal <sup>(1)</sup>	1.00% (max 20 RON)
PayPass <sup>(1)</sup>	1.00% (max 20 RON)
PayPass High Value <sup>(2)</sup>	1.00% (max 20 RON)
Chip	1.00% (max 20 RON)
Chip - Late Presentment	1.00% (max 20 RON)
PIN-verified	1.00% (max 20 RON)
Signature verified	1.00% (max 20 RON)
Secure e-commerce	1.00% (max 20 RON)
Mail Order/Telephone Order <sup>(3)</sup>	1.00% (max 20 RON)
Mobile Initiated Top-Up <sup>(4)</sup>	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> For credit refund transactions only

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## Maestro Intra-Country Interchange Fees

Romania

MCC Group: Public Transport

Fee Tier	Maestro, Maestro Prepaid
PayPass Terminal <sup>(1)</sup>	0.70%
PayPass <sup>(1)</sup>	0.70%
PayPass High Value <sup>(2)</sup>	0.70%
Chip	0.70%
Chip - Late Presentment	0.70%
PIN-verified	0.70%
Signature verified	0.70%
Secure e-commerce	0.70%
Mail Order/Telephone Order <sup>(3)</sup>	0.70%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A

MCC Group: Petrol

Fee Tier	Maestro, Maestro Prepaid
PayPass Terminal <sup>(1)</sup>	0.60%
PayPass <sup>(1)</sup>	0.10% + 0.45 RON
PayPass High Value <sup>(2)</sup>	0.65% + 0.30 RON
Chip	0.70%
Chip - Late Presentment	0.95%
PIN-verified	0.70%
Signature verified	0.95%
Secure e-commerce	1.20%
Mail Order/Telephone Order <sup>(3)</sup>	1.45%
Mobile Initiated Top-Up <sup>(4)</sup>	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> For credit refund transactions only

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.



## Maestro Intra-Country Interchange Fees

Romania

MCC Group: Bill Payments

Fee Tier	Maestro, Maestro Prepaid
PayPass Terminal <sup>(1)</sup>	0.55 RON + 0.05%, Max 0.85 RON
PayPass <sup>(1)</sup>	0.55 RON + 0.05%, Max 0.85 RON
PayPass High Value <sup>(2)</sup>	0.55 RON + 0.05%, Max 0.85 RON
Chip	0.55 RON + 0.05%, Max 0.85 RON
Chip - Late Presentment	0.55 RON + 0.05%, Max 0.85 RON
PIN-verified	0.55 RON + 0.05%, Max 0.85 RON
Signature verified	0.55 RON + 0.05%, Max 0.85 RON
Secure e-commerce	0.45 RON + 0.05%, Max 0.85 RON
Mail Order/Telephone Order <sup>(3)</sup>	0.55 RON + 0.05%, Max 0.85 RON
Mobile Initiated Top-Up <sup>(4)</sup>	N/A

<sup>(1)</sup> For transaction less than or equal to 100 RON.

<sup>(2)</sup> For transactions over 100 RON.

<sup>(3)</sup> For credit refund transactions only

<sup>(4)</sup> Valid only for MCC 4814 (Telecom Services including but not limited to prepaid phone services and recurring phone services). Tier valid as from 13 January 2012 and requires a MasterCard Assigned ID.





## MasterCard & Maestro Purchase at ATM

Romania

MCC Group: Mobile Top Up at ATM (MCC 4814)

### MasterCard Consumer Card Purchase at ATM Interchange Fees

	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
<b>Fee Tier</b>					
Purchase at ATM	1.20%	1.70%	1.90%	1.10%	1.50%
Purchase at ATM - Late Presentment	1.70%	2.20%	2.40%	1.60%	2.00%

### MasterCard Commercial Card Purchase at ATM Interchange Fees

	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
<b>Fee Tier</b>		
Purchase at ATM	1.90%	1.70%
Purchase at ATM - Late Presentment	2.40%	2.20%

### Maestro Purchase at ATM Interchange Fees

	Maestro, Maestro Prepaid
<b>Fee Tier</b>	
Purchase at ATM	1.00%
Purchase at ATM - Late Presentment	1.25%



## MasterCard & Maestro Purchase at ATM

Romania

MCC Group: Bill Payments (MCC 6050, 6051, 4900)

### MasterCard Consumer Card Purchase at ATM Interchange Fees

	MasterCard Consumer, MasterCard Gold, MasterCard Platinum, MasterCard Electronic, MasterCard Prepaid Electronic	MasterCard World	MasterCard World Signia	MasterCard Debit, MasterCard Electronic Debit, MasterCard Gold Debit, MasterCard Platinum Debit	MasterCard World Debit
<b>Fee Tier</b>					
Purchase at ATM	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.55%	0.55 RON + 0.75%	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.45%
Purchase at ATM - Late Presentment	0.85 RON + 0.10%	0.85 RON + 0.60%	0.85 RON + 0.80%	0.85 RON + 0.10%	0.85 RON + 0.50%

### MasterCard Commercial Card Purchase at ATM Interchange Fees

	MasterCard Corporate, MasterCard Electronic Corporate	MasterCard Business, MasterCard Electronic BusinessCard, MasterCard Prepaid Commercial, MasterCard Professional Card
<b>Fee Tier</b>		
Purchase at ATM	0.55 RON + 0.05%, Max 0.85 RON	0.55 RON + 0.05%, Max 0.85 RON
Purchase at ATM - Late Presentment	0.85 RON + 0.10%	0.85 RON + 0.10%

### Maestro Purchase at ATM Interchange Fees

	Maestro, Maestro Prepaid
<b>Fee Tier</b>	
Purchase at ATM	0.55 RON + 0.05%, Max 0.85 RON
Purchase at ATM - Late Presentment	0.85 RON + 0.10%



## MasterCard and Maestro Intra-Country Interchange Fees

### Romania

#### Overview MCC Groups

Public Transportation:	MCC 4111: Transportation - Suburban and Local Commuter Passenger, including Ferries MCC 4112: Passenger Railways MCC 4131: Bus Lines
Tax Payments:	MCC 9311: Tax Payments
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



## MasterCard Intra-Country Interchange Fees

### Romania - Overview of Requirements

The following table shows the associated requirements for each of the interchange tiers.

MasterCard Interchange Tiers	Transaction Type	Card	Terminal	Transaction Amt Limit	Timeliness (*)
PayPass Terminal	Face-to-face	No	EMV	<= 100 RON	<= 4 days
PayPass	Face-to-face	Contactless M/Chip	Contactless	<= 100 RON	<= 4 days
PayPass High Value	Face-to-face	Contactless M/Chip	Contactless	<= 100 RON	<= 4 days
Chip	Face-to-face	No	EMV	No	<= 4 days
Enhanced Electronic	Face-to-face	No	Mag stripe	No	<= 4 days
Merchant UCAF	e-commerce	No	N/A	No	<= 4 days
Full UCAF	e-commerce	No	N/A	No	<= 4 days
Base	All	No	No	No	N/A
Mobile Initiated Top-Up	All	No	No	> 3,000 EUR	<= 4 days

(\*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date

MasterCard Interchange Tiers	Transaction Type	Card	Terminal	Transaction Amt Limit	Timeliness (*)
Purchase at ATM	At ATM	No	No	No	<= 4 days
Purchase at ATM - Late Presentment	At ATM	No	No	No	

(\*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date



## Maestro Intra-Country Interchange Fees

### Romania - Overview of Requirements

Maestro Interchange Tier	Transaction Type	Card	Terminal	PIN Verification	Transaction Value	Timeliness (*)
PayPass Terminal	Face to Face		Contactless & EMV	N/A	<= 100 RON	<= 5days
PayPass	Face to Face	Contactless	Contactless & Mag Stripe or EMV	N/A	<= 100 RON	<= 5days
PayPass High Value	Face to Face	Contactless	Contactless & Mag Stripe or EMV	N/A	> 100 RON	<= 5days
Chip	Face to Face		EMV	No		<= 5days
Chip Late Presentment	Face to Face		EMV	No		<= 5days
PIN Verified	Face to Face			PIN		<= 5days
Signature Verified	Face to Face			No PIN (Signature)		<= 5days
Secure E-commerce	e-commerce			N/A		<= 5days
Mail Order/ Telephone Order	MO/TO			N/A		<= 5days
Mobile Initiated Top-Up	All	Contactless	Contactless & Mag Stripe or EMV	No		<= 5days

(\*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date

## MasterCard & Maestro Purchase at ATM

### Romania - Overview of Requirements

MasterCard Interchange Tiers	Transaction Type	Card	Terminal	Transaction Amt Limit	Timeliness (*)
Purchase at ATM	At ATM	No	No	No	<= 4 days
Purchase at ATM - Late Presentment	At ATM	No	No	No	

(\*)Timeliness: Days between the presentation of the clearing record to MasterCard and the transaction date

















