

SCHEDULE AND FEES FOR OPERATIONS OF Interbank Payment Systems (IPS)

I. SCHEDULE

Session	Clearing of priority payments and all other payments over 10.000 € in RTGS	Clearing for all payments under 10.000 € (ACH)
First (1st) All types of payments	08:15 – 10:05	10:05 Clearing 10:10 Settlement
Second (2nd) All types of payments	10:30 – 13:35	13:35 Clearing 13:40 Settlement
Third (3rd) All types of payments	13:50 – 15:20	15:20 Clearing 15:25 Settlement
Fourth (4th) Priority Payments (RTGS)	15:15 – 15:35	15:55 Settlement of payments and closing the day

* IPS is closed for weekend and the official holidays set in the [Law on official holidays in the Republic of Kosovo](#)

II. FEES AND CHARGES - effective from 1st of July 2016

INTERBANK PAYMENT SYSTEM (1 July, 2016)

1. PARTICIPATION	RATE
- Entrance for new participants	€ 1,250.00 (paid once)
- Maintenance of telecommunications connections (through optic fiber)	€ 40.00 (4 Mbps; monthly) € 50.00 (6 Mbps; monthly)
- Maintenance of user profiles	€ 3.00 (for each user paid monthly)

2. REGULAR PAYMENTS ACH (under 10.000 Eur)	RATE
-in clearing session at 10:30	€ 0.22
-in clearing session at 13:30	€ 0.26
-in clearing session at 15:15	€ 0.30

3. RTGS PAYMENTS (Regular over 10.000 Eur and priority payments)	RATE
-in the time period 08:00-13:30	€ 0.70
-in the time period 13:30-15:45	€ 0.80

4. MASSIVE PAYMENTS ACH	RATE
-in clearing session at 10:30	€ 0.10
-in clearing session at 13:30	€ 0.12
-in clearing session at 15:15	€ 0.15

5. PAYMENTS SALARY/PENSION ACH	RATE
-in the time period 08:00-13:30	€ 0.00
-in the time period 13:30-15:15	€ 0.00

6. GIRO PAYMENTS (KOS-GIRO) ACH	RATE
-in clearing session at 10:30	€ 0.08
-in clearing session at 13:30	€ 0.10
-in clearing session at 15:15	€ 0.12

7. DIRECT DEBIT PAYMENTS	RATE
<i>-in clearing session 10:30</i>	€ 0.03
<i>-in clearing session 13:30</i>	€ 0.04
<i>-in clearing session 15:15</i>	€ 0.05

8. SECURITIES TRANSACTIONS RTGS	RATE
<i>in the time period 08:00-15:45</i>	€ 2.00

9. INQUIRIES AND REPORTS	RATE
<i>Inquiries (questions)</i>	€ 3.00
<i>Specific daily report</i>	€ 1.50 (for each report)
<i>Repeated daily report</i>	€ 3.00 (for each report)