



Georgia - Domestic Interchange Fees

Valid From:
1-Jun-17

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Utilities	Tax Payment	Transportation
Mastercard Consumer Standard Mastercard Electronic Mastercard Prepaid Consumer	Contactless (1)	1.35%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.35%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.55%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	1.75%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.35%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	1.75%	0.30%	-	-
Mastercard Consumer Gold	Contactless (1)	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.60%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.45%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.50%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	1.80%	0.30%	-	-
Mastercard Consumer Platinum	Contactless (1)	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.90%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.20%	0.30%	-	-
Mastercard World Mastercard World Black Edition	Contactless (1)	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	2.00%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.30%	0.30%	-	-
Mastercard World Elite	Contactless (1)	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	2.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	2.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	2.10%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.40%	0.30%	-	-

Payment Product	Fee Tier	General	Utilities	Tax Payment	Transportation
Debit Mastercard Consumer Debit Mastercard Prepaid	Contactless (1)	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.25%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.30%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	1.70%	0.30%	-	-
Debit Mastercard Gold	Contactless (1)	1.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.35%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.40%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	1.70%	0.30%	-	-
Debit Mastercard Platinum	Contactless (1)	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.70%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.00%	0.30%	-	-
Debit Mastercard World	Contactless (1)	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.15%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.85%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.15%	0.30%	-	-
Maestro Consumer Maestro Consumer Prepaid	Contactless (1)	0.55% + GEL 0.08	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	0.50% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip-Late Presentment	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	PIN Verified	0.65% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Sig-ture Verified	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Secure E-commerce	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Mail Order/Telephone Order (3)	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	0.50% + GEL 0.13	0.30%	-	-
	Purchase at ATM - Late presentment (2)	0.90% + GEL 0.13	0.30%	-	-

(1) For transaction amount less than or equal to GEL 65.00

(2) Available for MCC 4814, 4900, 6050, 6051

(3) Credit refund transactions only



Georgia - Domestic Interchange Fees

Valid From:
1-Jun-17

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Utilities	Tax Payment	Transportation
Mastercard Corporate Mastercard Electronic Corporate MasterCard Purchasing Card MasterCard FleetCard	Contactless (1)	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	2.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	2.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	2.10%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.40%	0.30%	-	-
Mastercard Business Mastercard Electronic BusinessCard Mastercard Prepaid Commercial	Contactless (1)	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	2.00%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.30%	0.30%	-	-
Debit Mastercard Business	Contactless (1)	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	2.15%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	1.85%	0.30%	-	-
	Purchase at ATM - Late presentment (2)	2.15%	0.30%	-	-
Maestro Small Business	Contactless (1)	0.55% + GEL 0.08	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	0.50% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip-Late Presentment	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	PIN Verified	0.65% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Sig-ture Verified	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Secure E-commerce	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Mail Order/Telephone Order (3)	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (2)	0.50% + GEL 0.13	0.30%	-	-
	Purchase at ATM - Late presentment (2)	0.90% + GEL 0.13	0.30%	-	-

(1) For transaction amount less than or equal to GEL 65.00

(2) Available for MCC 4814, 4900, 6050, 6051

(3) Credit refund transactions only



Georgia - Additional Information

Overview MCC Groups

Utilities	MCC 4900 - Utilities - Electric, Gas, Heating Oil, Sanitary, Water
Tax Payments	MCC 9311 - Tax Payments
Transportation	MCC 4111 - Transportation - Suburban and local commuter passenger, including Ferries MCC 7523 - Parking

Note:

- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Funding Transaction only for MCC 6536
- A maximum amount of GEL 0.13 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)