



# Azerbaijan - Domestic Interchange Fees

Valid From:  
1-Apr-19

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/ Bill Payments	Government	Transportation	Cable, Satellite, Television & Radio Services	Quasi cash
Mastercard Consumer Standard Mastercard Electronic	Chip	1.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	1.45%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	1.45%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	1.65%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.40%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (1)	-	1.30%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	-	1.80%	-	-	-	0.20%
	Mastercard Consumer Gold	Chip	1.50%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
Enhanced Electronic		1.65%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Merchant UCAF		1.65%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Full UCAF		1.85%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Base		2.00%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless		1.50%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless Card		1.60%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Purchase at ATM (1)		-	1.50%	-	-	-	0.20%
Purchase at ATM - Late presentment (1)		-	2.00%	-	-	-	0.20%
Mastercard Consumer Platinum		Chip	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
	Enhanced Electronic	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	2.00%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (1)	-	1.90%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	-	1.90%	-	-	-	0.20%
	Mastercard World	Chip	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
Enhanced Electronic		2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Merchant UCAF		2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Full UCAF		2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Base		2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless		2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless Card		2.20%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Purchase at ATM (1)		-	2.00%	-	-	-	0.20%
Purchase at ATM - Late presentment (1)		-	2.00%	-	-	-	0.20%
Mastercard World Black Edition		Chip	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
	Enhanced Electronic	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	2.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (1)	-	2.00%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	-	2.00%	-	-	-	0.20%
	Mastercard World Elite/Signia	Chip	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
Enhanced Electronic		2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Merchant UCAF		2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Full UCAF		2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Base		2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless		2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless Card		2.40%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Purchase at ATM (1)		-	2.10%	-	-	-	0.20%
Purchase at ATM - Late presentment (1)		-	2.10%	-	-	-	0.20%
Mastercard Prepaid Consumer		Chip	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
	Enhanced Electronic	1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	1.49%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	1.64%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.24%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (1)	-	1.14%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	-	1.64%	-	-	-	0.20%
	Debit Mastercard Standard Debit Mastercard Prepaid	Chip	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
Enhanced Electronic		1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Merchant UCAF		1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Full UCAF		1.49%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Base		1.64%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless		1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless Card		1.24%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Purchase at ATM (1)		-	1.14%	-	-	-	0.20%
Purchase at ATM - Late presentment (1)		-	1.64%	-	-	-	0.20%
Debit Mastercard Gold Debit Mastercard Platinum Debit Mastercard World Debit Mastercard World Elite		Chip	1.23%	0.20%	0.10% + AZN 0.20	0.05%	0.20%
	Enhanced Electronic	1.38%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	1.38%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	1.58%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	1.73%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.23%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.33%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (1)	-	1.23%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	-	1.73%	-	-	-	0.20%
	Maestro	Chip	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%
Chip Late Presentment		1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
PIN verified		0.85% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Signature Verified		1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Secure e-commerce		1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless		0.75% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Contactless Card		0.80% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mail Order /Telephone Order (2)		1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Purchase at ATM (1)		-	0.70% + AZN 0.06	-	-	-	0.20%
Purchase at ATM (late presentment) (1)		-	1.10% + AZN 0.06	-	-	-	0.20%

(1) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900  
(2) Credit refund transactions only



# Azerbaijan - Domestic Interchange Fees

Valid From:  
1-May-17

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Utilities/ Bill Payments	Government	Transportation	Cable, Satellite, Television & Radio Services	Quasi cash
Mastercard Corporate	Chip	1.75%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard Electronic Corporate	Enhanced Electronic	1.85%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
MasterCard Purchasing Card	Merchant UCAF	1.85%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
MasterCard FleetCard	Full UCAF	2.00%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard Preferred/World Business Card	Base	2.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Large Ticket Level 1 (1)(2)	1.60% + AZN 20	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Large Ticket Level 2 (1)(3)	1.35% + AZN 50	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (4)	-	1.75%	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	-	2.25%	-	-	-	0.20%
Mastercard Business	Chip	1.70%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard Prepaid Commercial	Enhanced Electronic	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard Professional Card	Merchant UCAF	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard Electronic BusinessCard	Full UCAF	1.95%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (4)	-	1.70%	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	-	2.20%	-	-	-	0.20%
Debit Mastercard for Business	Chip	1.70%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	1.95%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (4)	-	1.70%	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	-	2.20%	-	-	-	0.20%
Maestro Small Business	Chip	1.70%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	PIN verified	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Secure e-commerce	1.95%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Mail Order /Telephone Order (5)	1.50% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (4)	-	0.70% + AZN 0.06	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	-	1.10% + AZN 0.06	-	-	-	0.20%

(1) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card

(2) For transaction amounts more than AZN 3,600.00

(3) For transaction amounts more than AZN 12,000.00

(4) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900

(5) Credit refund transactions only



## Azerbaijan - Additional Information

### Overview MCC Groups

Government	MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9223: Bail and Bond Payments MCC 9311: Tax Payments MCC 9399: Government Services – not classified elsewhere
Transportation	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries
Cable, Satellite and other Pay Television & Radio Services	MCC 4899: Cable, Satellite, and Other Pay Television and Radio Services and Other Pay Television and Radio Services
Utilities/Bill Payments	MCC 4900: Utilities - Electric, Gas, Heating Oil, Sanitary, Water MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services
Quasi Cash	MCC 6050: Quasi Cash - Customer Financial Institution MCC 6051: Quasi Cash - Merchant
MoneySend Funding Transaction	MCC 6538: MoneySend Funding
MoneySend Payment Transaction	MCC 6536: MoneySend Intracountry

### Note:

- 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)