



Azerbaijan - Domestic Interchange Fees

Valid From:
22-Jan-22

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities/ Bill Payments	Government	Transportation	Cable, Satellite, Television & Radio Services	Quasi cash
Mastercard Consumer Standard	Chip	50, 53	1.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.45%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.45%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.65%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.40%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.30%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	1.30%	-	-	-	0.20%
Mastercard Consumer Gold	Purchase at ATM - Late presentment (1)	MT	-	1.80%	-	-	-	0.20%
	Chip	50, 53	1.50%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.65%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.65%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.85%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	2.00%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.50%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.60%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.50%	-	-	-	-	-
Mastercard Consumer Platinum	Purchase at ATM (1)	AL	-	1.50%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	2.00%	-	-	-	0.20%
	Chip	50, 53	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.90%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	2.00%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard World	Tap on Phone	TP	1.90%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	1.90%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	1.90%	-	-	-	0.20%
	Chip	50, 53	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard World Black Edition	Contactless Card	PC	2.20%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	2.10%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	2.00%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	2.00%	-	-	-	0.20%
	Chip	50, 53	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard World Elite/Signia	Contactless	P2	2.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	2.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	2.15%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	2.00%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	2.00%	-	-	-	0.20%
	Chip	50, 53	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Mastercard Prepaid Consumer	Base	75, 85	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	2.30%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	2.40%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	2.30%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	2.10%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	2.10%	-	-	-	0.20%
	Chip	50, 53	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Debit Mastercard Standard	Full UCAF	79	1.49%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	1.64%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.24%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.14%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	1.14%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	1.64%	-	-	-	0.20%
	Chip	50, 53	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Debit Mastercard Prepaid	Merchant UCAF	24	1.29%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.49%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	1.64%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.14%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.24%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.14%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	1.14%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	1.64%	-	-	-	0.20%
	Chip	50, 53	1.23%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Debit Mastercard Gold	Enhanced Electronic	84, 88	1.38%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.38%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.58%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	1.73%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.23%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.33%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.23%	-	-	-	-	-
	Purchase at ATM (1)	AL	-	1.23%	-	-	-	0.20%
	Purchase at ATM - Late presentment (1)	MT	-	1.73%	-	-	-	0.20%
Debit Mastercard Platinum	Chip	45	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	49	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	PIN verified	46	0.85% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	47	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Secure e-commerce	48	1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P1	0.75% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	0.80% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip	45	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	49	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Debit Mastercard World	PIN verified	46	0.85% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	47	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Secure e-commerce	48	1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P1	0.75% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	0.80% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip	45	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	49	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	PIN verified	46	0.85% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	47	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Debit Mastercard World Elite	Secure e-commerce	48	1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P1	0.75% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	0.80% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip	45	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	49	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	PIN verified	46	0.85% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	47	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Secure e-commerce	48	1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P1	0.75% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
Maestro	Contactless Card	PC	0.80% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip	45	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	49	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	PIN verified	46	0.85% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	47	1.10% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Secure e-commerce	48	1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P1	0.75% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	0.80% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip	45	0.70% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%

	Mail Order /Telephone Order (2)	MO	1.50% + AZN 0.06	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	0.75% + AZN 0.04	-	-	-	-	-
	Purchase at ATM (1)	AL	-	0.70% + AZN 0.06	-	-	-	0.20%
	Purchase at ATM (late presentment) (1)	MT	-	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

Commercial Card Interchange Fees

Valid From:
22-Jan-22

Payment Product	Fee Tier	IRD	General	Utilities/ Bill Payments	Government	Transportation	Cable, Satellite, Television & Radio Services	Quasi cash
Mastercard Corporate Mastercard Electronic Corporate MasterCarf Purchasing Card MasterCarf FleetCard Mastercard Preferred/ World Business Card	Chip	50, 53	1.75%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.85%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.85%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	2.00%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	2.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Large Ticket Level 1 (1)(2)	26	1.60% + AZN 20	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Large Ticket Level 2 (1)(3)	27	1.35% + AZN 50	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.15%	-	-	-	-	-
	Purchase at ATM (4)	AL	-	1.75%	-	-	-	0.20%
Mastercard Business Mastercard Prepaid Commercial Mastercard Professional Card Mastercard Electronic BusinessCard	Purchase at ATM - Late presentment (4)	MT	-	2.25%	-	-	-	0.20%
	Chip	50, 53	1.70%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.95%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.15%	-	-	-	-	-
	Purchase at ATM (4)	AL	-	1.70%	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	MT	-	2.20%	-	-	-	0.20%
Debit Mastercard for Business	Chip	50, 53	1.70%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Enhanced Electronic	84, 88	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Merchant UCAF	24	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Full UCAF	79	1.95%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Base	75, 85	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P2	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.25%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Tap on Phone	TP	1.15%	-	-	-	-	-
	Purchase at ATM (4)	AL	-	1.70%	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	MT	-	2.20%	-	-	-	0.20%
Maestro Small Business	Chip	45	1.70%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Chip Late Presentment	49	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	PIN verified	46	1.80%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Signature Verified	47	2.10%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Secure e-commerce	48	1.95%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless	P1	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Contactless Card	PC	1.15%	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Mail Order /Telephone Order (5)	MO	1.50% + AZN 0.04	0.20%	0.10% + AZN 0.20	0.05%	0.20%	0.20%
	Purchase at ATM (4)	AL	-	0.70% + AZN 0.06	-	-	-	0.20%
	Purchase at ATM - Late presentment (4)	MT	-	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
Transporation	MCC 4111: Transportation - Suburban and local commuter passenger, including Ferries
Cable, Satelite 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 AZN 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)