



Georgia - Domestic Interchange Fees

Valid From:
22-Jan-22

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities	Tax Payment	Transportation
Mastercard Consumer Standard Mastercard Electronic Mastercard Prepaid Consumer	Contactless	P2	1.35%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.35%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.55%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	1.75%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.35%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	1.75%	0.30%	-	-
Mastercard Consumer Gold	Contactless	P2	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.60%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.45%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.50%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	1.80%	0.30%	-	-
Mastercard Consumer Platinum	Contactless	P2	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.90%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.20%	0.30%	-	-
Mastercard World Mastercard World Black Edition	Contactless	P2	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	2.00%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.30%	0.30%	-	-
Mastercard World Elite	Contactless	P2	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	2.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	2.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	2.10%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.40%	0.30%	-	-

Payment Product	Fee Tier	IRD	General	Utilities	Tax Payment	Transportation
Debit Mastercard Consumer Debit Mastercard Prepaid	Contactless	P2	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.25%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.30%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	1.70%	0.30%	-	-
Debit Mastercard Gold	Contactless	P2	1.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.35%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (1)	AL	1.40%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	1.70%	0.30%	-	-
Debit Mastercard Platinum	Contactless	P2	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.70%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.50%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.70%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.00%	0.30%	-	-
Debit Mastercard World	Contactless	P2	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.15%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.85%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.15%	0.30%	-	-
Maestro Consumer Maestro Consumer Prepaid	Contactless	P1	0.55% + GEL 0.08	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	45	0.50% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip-Late Presentment	49	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	PIN Verified	46	0.65% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Sig-ture Verified	47	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Secure E-commerce	48	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Mail Order/Telephone Order (2)	MO	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	0.50% + GEL 0.13	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	0.90% + GEL 0.13	0.30%	-	-

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

(2) Credit refund transactions only



Georgia - Domestic Interchange Fees

Valid From:
22-Jan-22

Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General	Utilities	Tax Payment	Transportation
Mastercard Corporate Mastercard Electronic Corporate MasterCarf Purchasing Card MasterCarf FleetCard	Contactless	P2	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	2.20%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	2.05%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.90%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.40%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	2.10%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.40%	0.30%	-	-
Mastercard Business Mastercard Electronic BusinessCard Mastercard Prepaid Commercial	Contactless	P2	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	2.00%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	2.10%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.30%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	2.00%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.30%	0.30%	-	-
Debit Mastercard Business	Contactless	P2	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	50,53	1.85%	0.30%	0.50%	0.5% (min GEL 0.01)
	Enhanced Electronic	84,88	1.95%	0.30%	0.50%	0.5% (min GEL 0.01)
	Merchant UCAF	24	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Full UCAF	79	1.80%	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.65%	0.30%	0.50%	0.5% (min GEL 0.01)
	Base	75,85	2.15%	0.30%	0.50%	0.5% (min GEL 0.01)
	Tap on Phone	TP	1.00%	-	-	-
	Purchase at ATM (1)	AL	1.85%	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	2.15%	0.30%	-	-
Maestro Small Business	Contactless	P1	0.55% + GEL 0.08	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip	45	0.50% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Chip-Late Presentment	49	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	PIN Verified	46	0.65% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Sig-ture Verified	47	0.90% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Secure E-commerce	48	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Masterpass	PW	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Mail Order/Telephone Order (2)	MO	1.30% + GEL 0.13	0.30%	0.50%	0.5% (min GEL 0.01)
	Purchase at ATM (1)	AL	0.50% + GEL 0.13	0.30%	-	-
	Purchase at ATM - Late presentment (1)	MT	0.90% + GEL 0.13	0.30%	-	-

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