



Kyrgyzstan - Domestic Interchange Fees

Valid From:
14-Oct-11

Consumer Card Interchange Fees

Payment Product	Fee Tier	IRD	General	
Mastercard Consumer Standard Mastercard Electronic Mastercard Prepaid Consumer	Contactless (1)	P2	1.14%	
	Chip	50, 53	1.14%	
	Enhanced Electronic	Merchant UCAF	84, 88	1.29%
		Full UCAF	24	1.29%
	Base	79	1.49%	
	Purchase at ATM (2)	75, 85	1.64%	
	Purchase at ATM - Late presentment (2)	AL	1.14%	
MT	1.64%			
Mastercard Gold	Contactless (1)	P2	1.23%	
	Chip	50, 53	1.23%	
	Enhanced Electronic	84, 88	1.38%	
	Merchant UCAF	24	1.38%	
	Full UCAF	79	1.58%	
	Base	75, 85	1.73%	
	Purchase at ATM (2)	AL	1.23%	
Purchase at ATM - Late presentment (2)	MT	1.73%		
Mastercard Platinum	Contactless (1)	P2	1.90%	
	Chip	50, 53	1.90%	
	Enhanced Electronic	84, 88	1.90%	
	Merchant UCAF	24	1.90%	
	Full UCAF	79	1.90%	
	Base	75, 85	1.90%	
	Purchase at ATM (2)	AL	1.90%	
Purchase at ATM - Late presentment (2)	MT	1.90%		
Mastercard World Mastercard World Black Edition	Contactless (1)	P2	2.00%	
	Chip	50, 53	2.00%	
	Enhanced Electronic	84, 88	2.00%	
	Merchant UCAF	24	2.00%	
	Full UCAF	79	2.00%	
	Base	75, 85	2.00%	
	Purchase at ATM (2)	AL	2.00%	
Purchase at ATM - Late presentment (2)	MT	2.00%		

Payment Product	Fee Tier	IRD	General	
Mastercard World Elite Mastercard World Signia	Contactless (1)	P2	2.10%	
	Chip	50, 53	2.10%	
	Enhanced Electronic	Merchant UCAF	84, 88	2.10%
		Full UCAF	24	2.10%
	Base	79	2.10%	
	Purchase at ATM (2)	75, 85	2.10%	
	Purchase at ATM - Late presentment (2)	AL	2.10%	
MT	2.10%			
Debit Mastercard	Contactless (1)	P2	1.14%	
	Chip	50, 53	1.14%	
	Enhanced Electronic	84, 88	1.29%	
	Merchant UCAF	24	1.29%	
	Full UCAF	79	1.49%	
	Base	75, 85	1.64%	
	Purchase at ATM (2)	AL	1.14%	
Purchase at ATM - Late presentment (2)	MT	1.64%		
Maestro Maestro Consumer Prepaid	Contactless (1)	P1	0.75% + EUR 0.03	
	Chip	45	0.70% + EUR 0.05	
	Chip Late Presentment	49	1.10% + EUR 0.05	
	PIN verified	46	0.85% + EUR 0.05	
	Signature Verified	47	1.10% + EUR 0.05	
	Secure e-commerce	48	1.50% + EUR 0.05	
	Mail Order /Telephone Order (3)	MO	1.50% + EUR 0.05	
Purchase at ATM (2)	AL	0.70% + EUR 0.05		
Purchase at ATM - Late presentment (2)	MT	1.10% + EUR 0.05		

(1) For transaction amount less than or equal to EUR 25

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

(3) Credit refund transactions only



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Commercial Card Interchange Fees

Payment Product	Fee Tier	IRD	General
Mastercard Corporate	Contactless (1)	P2	1.15%
Mastercard Electronic Corporate	Chip	50, 53	1.75%
Mastercard Purchasing Card	Enhanced Electronic	84, 88	1.85%
Mastercard FleetCard	Merchant UCAF	24	1.85%
	Full UCAF	79	2.00%
	Base	75, 85	2.25%
	Large Ticket Level 1 (2)(3)	26	1.60% + EUR 14.50
	Large Ticket Level 2 (2)(4)	27	1.35% + EUR 39.50
	Incentive (5)		-0.30%
	Purchase at ATM (6)	AL	1.75%
	Purchase at ATM - Late presentment (6)	MT	2.25%
Mastercard Business	Contactless (1)	P2	1.15%
Mastercard Prepaid Commercial	Chip	50, 53	1.70%
Mastercard Professional Card	Enhanced Electronic	84, 88	1.80%
Mastercard Electronic BusinessCard	Merchant UCAF	24	1.80%
	Full UCAF	79	1.95%
	Base	75, 85	2.10%
	Incentive (5)		-0.30%
	Purchase at ATM (6)	AL	1.70%
	Purchase at ATM - Late presentment (6)	MT	2.10%
Debit Mastercard for Business	Contactless (1)	P2	1.15%
	Chip	50, 53	1.70%
	Enhanced Electronic	84, 88	1.80%
	Merchant UCAF	24	1.80%
	Full UCAF	79	1.95%
	Base	75, 85	2.10%
	Incentive (5)		-0.30%
	Purchase at ATM (6)	AL	1.70%
	Purchase at ATM - Late presentment (6)	MT	2.10%

Payment Product	Fee Tier	IRD	General
Maestro Small Business	Contactless (1)	P1	1.15%
	Chip	45	1.70%
	Chip Late Presentment	49	2.10%
	PIN verified	46	1.80%
	Signature Verified	47	2.10%
	Secure e-commerce	48	1.95%
	Mail Order /Telephone Order (7)	MO	1.95%
	Purchase at ATM (6)	AL	1.70%
	Purchase at ATM - Late presentment (6)	MT	2.10%
Maestro Commercial Prepaid	Contactless (1)	P1	0.75% + EUR 0.03
	Chip	45	0.70% + EUR 0.05
	Chip Late Presentment	49	1.10% + EUR 0.05
	PIN verified	46	0.85% + EUR 0.05
	Signature Verified	47	1.10% + EUR 0.05
	Secure e-commerce	48	1.50% + EUR 0.05
	Mail Order /Telephone Order (7)	MO	1.50% + EUR 0.05
	Purchase at ATM (6)	AL	0.70% + EUR 0.05
	Purchase at ATM - Late presentment (6)	MT	1.10% + EUR 0.05

(1) For transaction amount less than or equal to EUR 25

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

(3) For transaction amounts more than EUR 3000

(4) For transaction amounts more than EUR 10000

(5) Incentive is not applicable to Large Ticket Level 1, Large Ticket Level 2 or to Contactless transactions

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

(7) Credit refund transactions only



Kyrgyzstan - Domestic ATM & MCA Service Fees

MoneySend Funding Transaction

Mastercard, Debit Mastercard, Maestro & Cirrus ATM Service Fees

Payment Product	Fee Tier	IRD	General
Mastercard	Combined chip EMV & MagStripe ATM (1)	51	0.20% + EUR 1.30
Debit Mastercard	Full Chip EMV ATM (1)	56	0.20% + EUR 0.95
Maestro & Cirrus	MagStripe Only ATM (1)	75, 85, 88	0.10% + EUR 0.65

(1) Late Presentment: EUR -8.00

Maestro & Cirrus MCA Service Fees

Payment Product	Fee Tier	IRD	General
Maestro	Combined chip EMV & MagStripe in-branch Terminal	32	0.20% + EUR 1.30
Cirrus	Full Chip EMV in-branch Terminal	33	0.20% + EUR 0.95
	MagStripe Only in-branch Terminal	31	0.10% + EUR 0.65

Mastercard & Debit Mastercard MCA Service Fees

Payment Product	Fee Tier	IRD	General
Mastercard, Debit Mastercard	N/A	75, 85, 88	1.00% (Min. EUR 5.00)

MoneySend Payment Transaction

Payment Product	Fee Tier	IRD	General
Mastercard	Money Send	MS	EUR 0.00
Debit Mastercard			
Maestro			

Valid From:
14-Oct-11

Purchase with cashback

Payment Product	Fee Tier	IRD	General
Mastercard Debit MasterCard Maestro	Purchase (Purchase part of the Purchase with Cashback transaction)	Depending on tier claimed	Confer appropriate MasterCard Intra-Eastern POS rates for the Purchase part of the transaction
	CashBack (Cashback part of the Purchase)	N/A	EUR 0.00

MoneySend Funding Transaction

Payment Product	Fee Tier	IRD	General
Mastercard Consumer	Money Send	MS	1.15%
Mastercard World			1.65%
Mastercard World Signia			1.75%
Debit Mastercard			1.15%
Maestro			0.70% + EUR 0.05



Kyrgyzstan - Additional Information

Note:

MoneySend Funding Transaction only available for MCC 6538 and MoneySend Payment Transaction only available for MCC 6536, 6537
A maximum amount of EUR 0.05 is applicable to refund transactions (processing code 20)