

**Service fees charged on the
Instant Payments System
(from 01.01.2023 onward)**

№	Type of transactions	Tariffs	Payer	Receiver
1.	Service fees charged for the use of the system			
1.1.	Tariffs charged on transactions processed in the system			
1.1.1.	Participant's customer transfers through the IPS	0	-	-
1.1.2.	Participant's customer transfers through the IPS	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Central Bank
1.1.3.	Participant's payments for its customers in favor of the institutions integrated to the GPP	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Central Bank
1.1.4.	Payment made in favor of institutions integrated to the GPP based upon requests to pay initiated by another participant	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Central Bank
1.1.5.	Payments made outside the GPP in favor of mass service entities or on financial services	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Acquirer	Central Bank
1.1.6.	Payments made outside the GPP in favor of budget organizations	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Central Bank
1.1.7.	Payments made in points of sale	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Acquirer	Central Bank
1.1.8.	Payments made for betting games and sale of lotteries	0,10 % of transaction amount min 0.01 AZN	Acquirer	Central Bank
1.1.9.	Payments made in e-commerce resources	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Acquirer	Central Bank
1.1.10.	Encashment operations	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Central Bank
1.1.11.	Cash inflows	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Acquirer	Central Bank

1.1.12.	Request for a copy of a payment order	0.20 AZN per request	Participant that sent request	Central Bank
1.1.13.	Request for a copy of report on payments made over an operation day for a selected date	5 AZN per request	Participant that sent inquiry	Central Bank
1.2.	Tariffs charged on dispute settling			
1.2.1.	Request to initiate a disputable case	0	-	-
1.2.2.	Request to reverse payment within the disputable case	2 AZN per request	Issuer	Central Bank
1.2.3.	Refusal to request to reverse payment within the disputable case	0	-	-
1.2.4.	Transition to pre-arbitrage procedure	0	-	-
1.2.5.	Arbitrage	250 AZN per procedure	Participant with a financial liability at the decision of the Committee	Central Bank
1.2.6.	Transition to pre-compliance procedure	0	-	-
1.2.7.	Compliance with requirements	250 AZN per procedure	Participant with a financial liability at the decision of the Committee	Central Bank
2.	Service fees paid to intermediaries on operations conducted with the participation of intermediaries			
2.1.	Payments made in favor of institutions integrated to the GPP infrastructure based upon the request initiated by another participant	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Intermediary
2.2.	Payment made at points of sale	0	-	-

2.3.	Transfers and payments made with the USSD protocol with the involvement of a mobile operator	0.01% of transaction amount, min 0.01 AZN – max 4 AZN	Issuer	Mobile operator
2.4.	Payments made in points of sale using e-banking services of intermediaries	70% of interchange tariff applied on relevant operations	Issuer	Intermediary
2.5.	Transfers and payments made through the IPS Portal (IPS Mobile application and a personal cabinet created in the IPS website)	0	-	-
3.	Interchange fees charged among participants			
3.1.	Bank's customer transfers through the IPS	0	-	-
3.2.	Payments made in favor of institutions integrated to the GPP	0	-	-
3.3.	Payments made outside the GPP in favor of mass service entities and on financial services			
3.3.1.	Mobile communication, satellite TV, Internet provider payments	0,50% of the amount	Acquirer	Issuer
3.3.2.	Utility payments	0,10% of the amount	Acquirer	Issuer
3.3.3.	Financial service payments	0,20% of the amount	Acquirer	Issuer
3.3.4.	Payments on other segments (insurance services, educational institutions, public associations, social services etc.)	0,60% of the amount	Acquirer	Issuer
3.4.	Payments made outside the GPP in favor of budget organizations	0	-	-
3.5.	Payments made in points of sale			
3.5.1.	Payments on large and small sized markets	0,30% of the amount	Acquirer	Issuer
3.5.2.	Drug store payments	0,10% of the amount	Acquirer	Issuer
3.5.3.	Transportation payments	0,05% of the amount	Acquirer	Issuer
3.5.4.	Payments at gas stations	0,10% of the amount	Acquirer	Issuer
3.5.5.	Payments on other segments (catering, travelling and entertainment, healthcare facilities, air transportation, sale of garments etc.)	0,35% of the amount	Acquirer	Issuer

3.6.	Payments made on betting games and sale of lotteries	1,20% of the amount	Acquirer	Issuer
3.7.	Payments at e-commerce resources	0.30% of the amount	Acquirer	Issuer
3.8.	Encashment			
3.8.1.	via ATMs	0,50% of the amount	Issuer	Acquirer
3.8.2.	at branches	0,50% of the amount, min 1 AZN	Issuer	Acquirer
3.8.3.	at merchants	0,50% of the amount, min 1 AZN	Issuer	Acquirer
3.9.	Inflows to accounts	0	-	-