CENTRAL BANK
OF THE REPUBLIC OF AZERBAIJAN

CEILINGS ON INTERCHANGE FEES APPLICABLE TO PAYMENT SYSTEM PARTICIPANTS

‘Approved’
Central Bank of the
Republic of Azerbaijan
Decision № 12/1
18 March 2026

Ceilings on interchange fees applicable to payment system participants

1. For domestic payment card transactions, the maximum interchange fee applied between payment system participants in respect of payments conducted under the following MCC codes (codes assigned by the acquirer to a merchant for the classification of its business activity) shall be as follows:

1.1. For payments conducted under MCC codes falling within the ‘Drug Stores and Pharmacies’ and ‘Grocery Stores and Supermarkets’ categories — 1.25 percent of the transaction amount.

1.2. For payments conducted under MCC codes falling within the ‘Petrol’ category — 0.75 percent of the transaction amount.

1.3. For payments conducted under MCC codes falling within the ‘General’ category — 1.5 percent of the transaction amount.

2. For domestic payment card transactions conducted under MCC codes not specified in paragraph 1, no maximum interchange fee shall be established between payment system participants.