

TARIFFS¹

for services provided by "Common republican processing centre" JSC (Operator) to UZCARD payment system participants and other payment service providers who are not participants in the UZCARD payment system

Effective from January 1, 2025

(Decree No. 191 dated November 29, 2024)

N°	Name of service	Payer(Acquirer/Emitent/Participant/Payment organization (PO) /Supplier	Periodicity / Terms	Tariff (%/BCU/soum, excluding VAT)	Transaction type (ID service) /Commission type
1.	Services for processing transactions on cards of national payment systems in the infrastructure of the UZCARD payment system (PS)				
1.1.	Providing acquiring activities for all transactions				
1.1.1.	Provision of operational, authorization, clearing and other services	Acquirer	Monthly/from the volume of transactions for the reporting period	0,03%	680, 683, 774, 590, 591, 592, 508 (000, 501- 515, 525, 526, 610 - 613, 625, 626, 650, 640, 650 - 659, 770, 775)
1.2.	Processing transactions via the Bank's terminal (POS acquiring)				
1.2.1.	Processing of payment transactions for goods, works and services using "Tez QR»	Acquirer	Monthly/from the volume of transactions for the reporting period	0,67%	508 (775)
1.3.	Processing transactions via the Bank's electronic terminal (E-POS acquiring)				
1.3.1.	Processing of transactions on payment for goods, works and services in e-commerce	Acquirer	Monthly/from the volume of transactions for the reporting period	0,50%	680, 683
1.3.2.	Processing of bank loan payment transactions	Acquirer	Monthly/from the volume of transactions for the reporting period	0,25%	508 (610)
1.3.3.	Processing of e-wallet replenishment transactions	Acquirer	Monthly/from the volume of transactions for the reporting period	0,25%	508 (611)
1.3.4.	Processing of foreign currency purchase transactions from bank cards of PS "UZCARD", the Issuer of which is not the Acquirer.	Acquirer	Monthly/from the volume of transactions for the reporting period	0,25%	508 (612)
1.3.5.	Processing of deposit transactions from "UZCARD" bank cards, the Issuer of which is not the Acquirer.	Acquirer	Monthly/from the volume of transactions for the reporting period	0,25%	508 (613)
1.3.6.	Processing of transactions on payment of tax liabilities (taxes, fees, penalties and fines)	Acquirer	Monthly/from the volume of transactions for the reporting period	Not charged	508 (626)
1.3.7.	Processing of transactions for making charitable donations	Acquirer	Monthly/from the volume of transactions for the reporting period	Not charged	508 (653)
1.3.8.	Processing of transactions for payment of all types of state duties and administrative fines	Acquirer	Monthly/from the volume of transactions for the reporting period	0.25%, but not more than 10% of the BCU	508 (654)
1.3.9.	Processing of transactions to pay for public services provided by public service centers, including through the Unified Portal of Interactive Public Services.	Acquirer	Monthly/from the volume of transactions for the reporting period	0.25%, but not more than 10% of the BCU	508 (654)
1.3.10.	Processing of transactions to pay for services of preschool educational organizations, general secondary, specialized secondary, vocational, higher educational institutions, postgraduate education, retraining, advanced training and health care institutions.	Acquirer	Monthly/from the volume of transactions for the reporting period	0.25%, but not more than 10% of the BCU	508 (655)
1.3.11.	Processing of transactions related to payments for the enforcement of judicial acts and acts of other bodies levied by the bodies of the Bureau of Compulsory Enforcement.	Acquirer	Monthly/from the volume of transactions for the reporting period	0.25%, but not more than 10% of the BCU	508 (656)
1.3.12.	Processing of payment transactions on the Electronic Trading Platform "E-auksion" and in the Automated Information System "K-Savdo".	Acquirer	Monthly/from the volume of transactions for the reporting period	0.25%, but not more than 10% of the BCU	508 (657)
1.3.13.	Processing of payment transactions for tickets for air, railway and other types of public transportation.	Acquirer	Monthly/from the volume of transactions for the reporting period	0.50%, but not more than 10% of the BCU	508 (658)
1.3.14.	Processing of transactions for payment for all types of public utilities	Acquirer	Monthly/from the volume of transactions for the reporting period	0.50%, but not more than 10% of the BCU	508 (659)
1.3.15.	Processing of transactions for payment for goods, works and services with the help of QR-online	Acquirer	Monthly/from the volume of transactions for the reporting period	0,10%	508 (770)
1.4.	The "Autopaytoken" service is a direct debit by the Participant of the amount of the Client's Debt to the Participant for loans and/or credits issued by the Participant				
1.4.1.	Processing of "Autopaytoken" service transactions on "UZCARD" PS Bank Cards, the issuer of which is the Acquirer	Acquirer	Monthly/from the volume of transactions for the reporting period	0,50%	508 (630)
1.4.2.	Processing of "Autopaytoken" service transaction for "UZCARD" PS Bank Cards, the issuer of which is not the Acquirer	Acquirer	Monthly/from the volume of transactions for the reporting period	0,75%	508 (630)
1.4.3.	Request for tokens of "UZCARD" PS Bank Cards for "Autopaytoken" service	Participant	Monthly/for each request in the reporting period	1 500 soum	
1.5.	Processing cash withdrawal transactions				
1.5.1.	Cash withdrawal using UZCARD PS Bank Cards in the network of ATMs of UZCARD PS and ATMs of Humo PS	Acquirer	Monthly/from the volume of transactions for the reporting period	0,10%	700
1.5.2.	Cash withdrawal with the use of bank cards of PS "Humo" in the network of ATMs of PS "UZCARD"	Acquirer	Monthly/from the volume of transactions for the reporting period	0,10%	700
1.5.3.	Cash withdrawal using UZCARD PS Bank Cards in the network of POS Points of sales and E-POS terminals of UZCARD PS.	Acquirer	Monthly/from the volume of transactions for the reporting period	0,10%	508 (600, 601)
1.5.4.	Cash withdrawal with the use of "UZCARD" PS Bank Cards in the network of POS terminals of "UZCARD" PS through banks' cash desks	Acquirer	Monthly/from the volume of transactions for the reporting period	0,03%	777
1.6.	Processing of transactions in ATMs and self-service devices				
1.6.1.	Processing of payment transactions for goods, works and services using ATMs	Acquirer	Monthly/from the volume of transactions for the reporting period	0,50%	508 (640)
1.7.	Processing of money transfer transactions between bank cardholders (P2P)				
1.7.1.	Processing of transactions on debiting funds from the Bank Card of PS "UZCARD"	Acquirer	Monthly/from the volume of transactions for the reporting period	0,25%	508 (620)

1.7.2.	Processing of transactions on crediting funds to "UZCARD" PS Bank Card	Acquirer	Monthly/from the volume of transactions for the reporting period	0,25%	785
2.	Other services				
2.1.	Registration and connection				
2.1.1.	Registration and connection of the Participant	Participant	One-time	600 BCU	–
2.2.	Provision of emission activities				
2.2.1.	Providing the Participant with emission activities	Participant	Monthly	3 BCU	–
2.3.	Providing a service for connecting notifications to bank card holders about transactions performed				
2.3.1.	Providing SMPP protocol	Participant	Monthly	3 BCU	–
2.4.	Service for providing access to the partner's information system (PIS) via the "SV-Gate" software (API)				
2.4.1.	Registering an account in the SV-Gate software ³	Participant/PO	One-time/per account	50 BCU	–
2.4.2.	Granting the right to use the SV-Gate software via API	Participant/PO	Monthly	30 BCU	–
2.5.	Ensuring PIS compliance with information security requirements (ISR), cybersecurity and business continuity measures				
2.5.1.	Consulting service on organizational and technical interaction for compliance with the Operator's PIS ISR ⁴	Participant/PO	Annually according to the agreement	100 BCU	–
2.6.	Providing a service for viewing information (monitoring) on bank card transactions and balance				
2.6.1.	"Service for providing information on the transaction history of a bank card, with a depth of information not exceeding 60 (sixty) calendar days, and covering the period from 1 (one) calendar day to 60 (sixtieth) calendar day from the date of request." ⁵	Participant (for DBK and Participant) /PO (only for DBK)	Monthly/one-time for each bank card	0.3% of the BCU	–
2.6.2.	"Service for providing information on the transaction history of a bank card, regardless of the depth of information, but covering the period from 61 (sixty-first) calendar day to 365 (three hundred sixty-fifth) calendar day from the date of request."	Participant (for DBK and Participant) /PO (only for DBK)	Monthly/for each request for the reporting period	1.5% of the BCU	–
2.7.	Providing technological interaction for issuing bank cards				
2.7.1.	Organization of a bank card personalization point	Issuer	Monthly / per point	5 BCU	–
2.8.	Infrastructure expansion services				
2.8.1.	Connection of ATMs, POS terminals, online cash register machines (CRM) included in the list of certified terminals, ATMs and CRMs	Acquirer	One-time/per device	Not charged	–
2.9.	Ensuring that the infrastructure complies with information security requirements (ISR), cybersecurity and business continuity measures				
2.9.1.	Testing of POS terminals, ATMs, online cash registers (cash registers) not included in the list of certified POS terminals, ATMs, cash registers, as well as POS terminals, ATMs, cash registers included in the list of certified POS terminals, ATMs, cash registers, but subjected to any kind of modification (software and main components).	Payer	Monthly / per device ⁶	40 BCU	–
2.9.2.	Certification (including Testing) of POS terminals, ATMs, online cash registers (CRM), not included in the list of certified POS terminals, ATMs, CRM, as well as POS terminals, ATMs, CRM included in the list of certified POS terminals, ATMs, CRM, but subjected to any kind of modification (software and main units).	Payer	One-time/per device	270 BCU	–
2.10.	Programming services				
2.10.1.	ATM software upgrade	Participant	One-time/according to technical specification	According to the agreement	–
2.11.	Services for providing acquiring and issuing activities for cards of international payment systems in the infrastructure of the UZCARD PS				
2.11.1.	Processing transactions on bank cards of international payment systems (IPS)	Participant	According to the agreement	According to the agreement	–
3.	Interbank remuneration ⁷				
3.1.	Interbank remuneration on transactions of payment for goods, works and services in Points of sales using PS "UZCARD" Bank cards, the Issuer of which is not the Acquirer, (transaction type 774 via POS terminal, SOFTPOS), in favor of the Issuer	Acquirer	Daily/from the volume of transactions for the reporting period	0,06%	FEEG 110
3.2.	Interbank remuneration on transactions of payment for goods, works and services in Points of sales using "Tez QR" on PS "UZCARD" Bank cards, the Issuer of which is not the Acquirer, (transaction type 508(775)), in favor of the Issuer.	Acquirer	Daily/from the volume of transactions for the reporting period	0,20%	FEEG 112
3.3.	Interbank remuneration on deposit transactions from "UZCARD" PS Bank Cards, the Issuer of which is not the Acquirer, in favor of the Issuer.	Acquirer	Daily/from the volume of transactions for the reporting period	0,25%	FEEG 118
3.4.	Interbank remuneration on transactions on "Autopaytoken" service on PS "UZCARD" Bank Cards, the Issuer of which is not the Acquirer, in favor of the Issuer.	Acquirer	Daily/from the volume of transactions for the reporting period	0,25%	FEEG 114
3.5.	Interbank remuneration on transactions of debiting funds (P2P) from "UZCARD" PS Bank Cards, the Issuer of which is not the Acquirer, (transaction type 781, 508 (620, 621), in favor of the Issuer.	Acquirer	Daily/from the volume of transactions for the reporting period	0,15%	FEEG 111, 113
3.6.	Interbank remuneration on operations on payment of bank credit from PS "UZCARD" Bank Cards, the Issuer of which is not the Acquirer, in favor of the Issuer	Acquirer	Daily/from the volume of transactions for the reporting period	0,15%	FEEG 115
3.7.	Interbank remuneration on operations on replenishment of e-wallets from "UZCARD" PS Bank Cards, the Issuer of which is not the Acquirer, in favor of the Issuer	Acquirer	Daily/from the volume of transactions for the reporting period	0,15%	FEEG 116
3.8.	Interbank remuneration on operations on purchase of foreign currency from "UZCARD" PS Bank Cards, the Issuer of which is not the Acquirer, in favor of the Issuer	Acquirer	Daily/from the volume of transactions for the reporting period	0,15%	FEEG 117

1 - All taxes and fees, with which the services are taxed or may be taxed in the future, shall be paid in excess of the Tariff, unless otherwise established by the legislation of the Republic of Uzbekistan

2 - Base Calculation Unit (BCU) effective on the date of payment by the Payer for the services rendered

3 - Applies to accounts for which access to "SV-Gate" software was granted before March 01, 2023

4 - Applies to accounts for which access to "SV-Gate" software has been granted since March 01, 2023

5 - Regardless of the number of requests

6 - Each incomplete month of Testing shall be rounded up to a full month

7 - Do not constitute income of the Operator, paid by the Acquirer in favor of the Issuer