TARIFFS[1] 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 April 1, 2025
(Decree No.24 dated February 26, 2025)

N°	Name of service	Payer(Acquirer/Emitent/Participant/Payment organization (PO)/Supplier	Periodicity / Terms	Tariff (%/BCU/UZS, excluding VAT)	Transaction type (ID service)/Commission type
1.	**Services for transactions processing of national payment systems cards in the infrastructure of the UZCARD payment system**				
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, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 525, 526, 610, 611, 612, 613, 625, 626, 630, 631, 640, 650, 651, 652, 653, 654, 655, 656, 657, 658, 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 "UZCARD" PS, 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" PS 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 payments of all types of government fees and administrative fines	Acquirer	Monthly/from the volume of transactions for the reporting period	0.25%, but not exceeding 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 exceeding 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 exceeding 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 exceeding 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 exceeding 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	0.25%, but not exceeding 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	0.25%, but not exceeding 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)
1.3.16.	Processing of operations for making payments to the central governing body of religious organizations in the Republic of Uzbekistan, regardless of religious affiliation	Acquirer	Monthly/from the volume of transactions for the reporting period	1 BCU	508 (661)
1.3.17.	Processing of transport card replenishment operations	Acquirer	Monthly/provided the transaction is carried out in the reporting period	1 BCU	508 (660)
1.3.18.	Processing of operations for depositing funds to the client's accounts at the crypto exchange from the "UZCARD" PS bank cards	Acquirer	Monthly/from the volume of transactions for the reporting period	1%	508 (631)
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 UZS	
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 "UZCARD" PS	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
1.5.5.	Issuance of cash using Bank cards in the Acquire's ATM network during inter-host interaction (H2H) with the Operator	Acquirer	Monthly/from the volume of transactions for the reporting period	0,3%	700
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 "UZCARD" PS	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.	Ensuring the issuer's issuance activity	Issuer	Monthly	1,5 BCU	–
2.2.2.	Ensuring the issuer's emission activities for the issuance of a SHERDOR bank card of the "UZCARD" PS	Issuer	Monthly/for each bank card	15% BCU	–
2.3.	**Provision of intrabank transaction processing**				
2.3.1.	Processing of operations for crediting funds from the Issuer's internal bank accounts to the Issuer's "UZCARD" PS Bank Card online	Acquirer			760
2.3.2.	Processing of operations for debiting funds from the Issuer's "UZCARD" PS Bank Card to the Issuer's internal bank accounts online	Acquirer			659
2.3.3.	Processing of operations for crediting funds from the Issuer's internal bank accounts to the Issuer's "UZCARD" PS Bank Card in offline mode	Acquirer			687
2.3.4.	Processing of operations for debiting funds from the Issuer's "UZCARD" PS Bank Card to the Issuer's internal bank accounts in offline mode	Acquirer			688
2.3.5.	Processing of operations for crediting funds from the issuer's "UZCARD" PS Bank Card to the issuer's "UZCARD" PS Children's Card	Acquirer	Monthly/regardless of the volume of transactions for the reporting period [3]	1,5 BCU	703
2.3.6.	Processing of operations for crediting funds to the "UZCARD" PS Bank Card for social and state payments (social payments financed from budget funds (excluding pensions), tax cashback, return of collateral deposits from the exchange, taxes, fees, duties and other mandatory payments, alimony)	Acquirer			711
2.3.7.	Processing of operations for the return of of payment for goods, works, and services received by TSE in electronic commerce through E-POS acquiring to the "UZCARD" PS Bank Cards	Acquirer			681
2.3.8.	Processing of operations for the return of payments for goods, works, and services received by TSE through POS acquiring to the "UZCARD" PS Bank Cards	Acquirer			775
2.3.9.	Processing of operations for crediting cash to the Issuer's "UZCARD" PS Bank Card in the "UZCARD" PS ATM network	Acquirer			618
2.4.	**Provision of a service for connecting notifications of bank card holders about transactions made**				
2.4.1.	Providing SMPP protocol	Participant	Monthly	3 BCU	–
2.5.	**The service of providing access to the partner information system (PIS) via the SVGate software (API)**				
2.5.1.	Registration of an account in "SVGate" software [4]	Participant/PO	One time/per account	50 BCU	–
2.5.2.	Granting the right to use SVGate software via API	Participant/PO	Monthly	30 BCU	–
2.6.	**Ensuring COI compliance with information security (TIS), cybersecurity and business continuity measures**				
2.6.1.	Consulting service on organizational and technical interaction for compliance with the Operator's TIB COI [5]	Participant/PO	Annually according to the agreement	100 BCU	–
2.7.	**Provision of service for viewing information (monitoring) on transactions and balance of the Bank Card**				
2.7.1.	Service on provision of information on the history of Bank Card transactions, with the depth of information not exceeding 60 (sixty) calendar days and located in the range from 1 (one) calendar day to 60 (sixtieth) calendar day from the date of the request [6]	Participant (for DBK and Participant) /PO (only for DBK)	Monthly/one-time per each bank card	0.3% of the BCU	–
2.7.2.	Service on provision of information on the history of Bank Card transactions, regardless of the depth of information, but within the range from 61 (sixty-first) calendar day to 365 (three hundred sixty-fifth) calendar day from the date of the request	Participant (for DBK and Participant) /PO (only for DBK)	Monthly/per each request for the reporting period	1.5% of the BCU	–
2.8.	**Ensuring technological interaction on bank card issuance**				
2.8.1.	Organization of bank card personalization point	Issuer	Monthly/per point	5 BCU	–

2.9.	**Infrastructure expansion services**				
2.9.1.	Initial registration and connection of ATMs, POS terminals, and online cash register machines (CCM) models included in the list of certified terminals, ATMs and CCMs	Acquirer	One time/per model	0,5 BCU	–
2.9.2.	Registration and connection of the Participant's ATM network in case of interracial interaction (H2H) with the Operator	Participant	One time	765 BCU	–
2.10.	**Programming services**				
2.10.1.	Testing of POS terminals, ATMs, online 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 units).	Payer	Monthly[7]/per device	40 BCU	–
2.10.2.	Certification (including Testing) of POS terminals, ATMs, online cash registers (KKM) not included in the list of certified POS terminals, ATMs, KKM, as well as POS terminals, ATMs, KKM included in the list of certified POS terminals, ATMs, KKM, but subjected to any kind of modification (software and main units)	Payer	One time	270 BCU	–
2.11.	**Programming services**				
2.11.1.	Upgrading of ATM software	Participant	One time/ according to technical specification	According to the agreement	–
2.12.	**Services for providing acquiring and issuing activities for cards of international payment systems in the infrastructure of the UZCARD PS**				
2.12.1.	Processing transactions on bank cards of international payment systems (IPS)	Participant	According to the agreement	According to the agreement	–
3.	**Interbank remuneration[8]**				
3.1.	Interbank remuneration on transactions of payment for goods, works and services in Points of sales using "UZCARD" PS 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 "UZCARD" PS 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 "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 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 "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 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
3.9.	Interbank remuneration for depositing funds to client accounts on cryptocurrency exchanges from "UZCARD" PS bank cards in E-POS acquiring	Acquirer	Daily/from the volume of transactions for the reporting period	0,25%	FEEG 119