

Kazakhstan | Domestic Interchange Reimbursement Fees

1. IRF for Domestic POS Transactions

IRF Types	Categories	Acquirer Pays Issuer
Special MCCs	Automobiles and Vehicles (5511,5521)	0.50%
	Telecommunication Services (4814)	0.50%
	Wholesale Clubs (5300)	0.65%
	Landscaping and Horticultural Services (0780)	1.00%
	Public Warehousing and Storage (4225)	1.00%
	Education (8211,8220,8241,8244,8249,8299)	1.00%
	Ambulance Services (4119)	1.00%
	Medicine (8011,8021,8031,8041,8042,8043,8049,8050,8062,8071,8099)	1.00%
	Tolls and Bridge Fees (4784)	0.20%
	Parking Lots and Garages (7523)	1.00%
	Service Stations, Automated Fuel Dispensers (5541,5542,5552)	1.00%
	Fast Food Restaurants (5814)	1.00%
	Real Estate Managers and Rental Agents (6513)	1.00%
	Grocery and Supermarkets (5411)	1.00%
	Transportation (4111,4131)	0.20%
	Pharmacy (5122,5912)	1.00%
	Charity (8398)	1.00%
	Retail Outlets (5499)	1.00%
Other MCCs	Passenger Railways (4112)	1.00%
	Airlines and Air Carriers (4511, 3000-3350)	1.00%
	Variety Stores (5331,5399)	0.80%
	Utilities- Electric, Gas, Water and Sanitary (4900)	1.00%(Max KZT 30)
	Government Service (9211,9222,9223,9311,9399,9402)	1.00%(Max KZT 50)
	Consumer Card	Classic and Gold Card 1.00%
		Platinum Card 1.20%
		Diamond Card 1.40%
		Commercial Card 2.00%

2. IRF for Domestic ATM Transactions

Transaction Type	Issuer Pays Acquirer
ATM Withdrawal	0.5% (at least 50KZT)
ATM Inquiry	15 KZT

3. IRF for Domestic E-Commerce Transactions

IRF Types	Categories	Acquirer Pays Issuer
	Automobiles and Vehicles (5511,5521)	0.50%
	Telecommunication Services (4814)	0.50%
	Wholesale Clubs (5300)	0.65%
	Landscaping and Horticultural Services (0780)	1.00%
	Public Warehousing and Storage (4225)	1.00%
	Education (8211,8220,8241,8244,8249,8299)	1.00%
	Ambulance Services (4119)	1.00%
	Medicine (8011,8021,8031,8041,8042,8043,8049,8050,8062,8071,8099)	1.00%
	Tolls and Bridge Fees (4784)	0.20%
	Parking Lots and Garages (7523)	1.00%
	Service Stations, Automated Fuel Dispensers (5541,5542,5552)	1.00%
Special MCCs	Fast Food Restaurants (5814)	1.00%
	Real Estate Managers and Rental Agents (6513)	1.00%
	Grocery and Supermarkets (5411)	1.00%
	Transportation (4111,4131)	0.20%
	Pharmacy (5122,5912)	1.00%
	Charity (8398)	1.00%
	Retail Outlets (5499)	1.00%
	Passenger Railways (4112)	1.00%
	Airlines and Air Carriers (4511, 3000-3350)	1.00%
	Variety Stores (5331,5399)	0.80%
	Utilities- Electric, Gas, Water and Sanitary (4900)	1.00%(Max KZT 30)
	Government Service (9211,9222,9223,9311,9399,9402)	1.00%(Max KZT 50)
	Consumer Card	Classic and Gold Card 1.10%
		Platinum Card 1.30%
		Diamond Card 1.50%
	Commercial Card	2.00%

4. IRF for Domestic MO/TO Transactions

IRF Types	Categories	Acquirer Pays Issuer
	Automobiles and Vehicles (5511,5521)	0.50%
	Telecommunication Services (4814)	0.50%
	Wholesale Clubs (5300)	0.65%
	Landscaping and Horticultural Services (0780)	1.00%
	Public Warehousing and Storage (4225)	1.00%
	Education (8211,8220,8241,8244,8249,8299)	1.00%
	Ambulance Services (4119)	1.00%
	Medicine (8011,8021,8031,8041,8042,8043,8049,8050,8062,8071,8099)	1.00%
	Tolls and Bridge Fees (4784)	0.20%
	Parking Lots and Garages (7523)	1.00%
	Service Stations, Automated Fuel Dispensers (5541,5542,5552)	1.00%
Special MCCs	Fast Food Restaurants (5814)	1.00%
	Real Estate Managers and Rental Agents (6513)	1.00%
	Grocery and Supermarkets (5411)	1.00%
	Transportation (4111,4131)	0.20%
	Pharmacy (5122,5912)	1.00%
	Charity (8398)	1.00%
	Retail Outlets (5499)	1.00%
	Passenger Railways (4112)	1.00%
	Airlines and Air Carriers (4511, 3000-3350)	1.00%
	Variety Stores (5331,5399)	0.80%
	Utilities- Electric, Gas, Water and Sanitary (4900)	1.00%(Max KZT 30)
	Government Service (9211,9222,9223,9311,9399,9402)	1.00%(Max KZT 50)
Other MCCs	MO/TO	1.10%

5. IRF for Domestic Recurring Transactions

IRF Types	Categories	Acquirer Pays Issuer
	Automobiles and Vehicles (5511,5521)	0.50%
	Telecommunication Services (4814)	0.50%
	Wholesale Clubs (5300)	0.65%
	Landscaping and Horticultural Services (0780)	1.00%
	Public Warehousing and Storage (4225)	1.00%
	Education (8211,8220,8241,8244,8249,8299)	1.00%
	Ambulance Services (4119)	1.00%
	Medicine (8011,8021,8031,8041,8042,8043,8049,8050,8062,8071,8099)	1.00%
	Tolls and Bridge Fees (4784)	0.20%
	Parking Lots and Garages (7523)	1.00%
Special MCCs	Service Stations, Automated Fuel Dispensers (5541,5542,5552)	1.00%
	Fast Food Restaurants (5814)	1.00%
	Real Estate Managers and Rental Agents (6513)	1.00%
	Grocery and Supermarkets (5411)	1.00%
	Transportation (4111,4131)	0.20%
	Pharmacy (5122,5912)	1.00%
	Charity (8398)	1.00%
	Retail Outlets (5499)	1.00%
	Passenger Railways (4112)	1.00%
	Airlines and Air Carriers (4511, 3000-3350)	1.00%
	Variety Stores (5331,5399)	0.80%
	Utilities- Electric, Gas, Water and Sanitary (4900)	1.00%(Max KZT 30)
	Government Service (9211,9222,9223,9311,9399,9402)	1.00%(Max KZT 50)
Other MCCs	Recurring	1.10%

6. IRF for Domestic P2P Fund Transfer Transactions

Transaction Type	Paid By	Rate
Account Funding Transaction	Originator Pays Sending Organization	KZT 50
Primary Credit Transaction	Originator Pays Receiving Organization	KZT 20

Note:

- Originator :An Acquirer that accepts the transfer request, receives the fund, and then, as instructed by the Sender, initiates an Account Funding Transaction an/or Primary Credit Transaction to a certain UnionPay card through Domestic P2P Fund Transfer.
- Sending Organization: The fund source of Domestic P2P Fund Transfer, i.e., the institution where the Sender opens the account, or the Issuer of the Sender's UnionPay card.
- Receiving Organization: An Issuer that issues the UnionPay card to the Receiver which is used to receive the fund transferred from the Domestic P2P Fund Transfer Transaction.

7. IRF for Domestic QRC-based Transactions

Card type	MCC	Per Transaction Amount	Acquirer Pays Issuer
Consumer Card	Daily-consumed MCCs*	≤ USD140	0.55%
		> USD140	
	Non-daily-consumed MCCs	All	The same as domestic POS pricing
Commercial Card	All	All	

Note:

* Please refer to the Appendix for the Daily-consumed MCC List.

Appendix : UPI Daily-Consumed MCC List

Daily-consumed MCCs refer to MCCs **excluding the following MCCs:**

MCC	Description
1520	General contractors — residential and commercial
1771	Concrete work contractors
5271	Mobile home dealers
7013	Real Estate Agent — brokers
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
5551	Boat dealers
5561	Camper, recreational and utility trailer dealers
5571	Motorcycle shops and dealers
5592	Motor home dealers
5598	Snowmobile dealers
5599	Miscellaneous automotive, aircraft, and farm equipment dealers— not elsewhere classified
5933	Pawn shops
6012	Financial institutions---merchandise and services
4011	Railroads
4214	Motor freight carriers and trucking — local and long distance, moving and storage companies, and local delivery
4458	Tobacco logistics
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials — not elsewhere classified
5044	Office, photographic, photocopy, and microfilm equipment
5045	Computers, computer peripheral equipment — not elsewhere classified
5046	Commercial equipment — not elsewhere classified
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
5051	Metal service centers and offices
5065	Electrical parts and equipment
5072	Hardware equipment and supplies
5074	Plumbing and heating equipment and supplies
5111	Stationery, office supplies, and printing and writing paper
5122	Drugs, drug proprietors
5131	Piece goods, notions, and other dry goods
5137	Men's, women's, and children's uniforms and commercial clothing
5139	Commercial footwear
5172	Petroleum and petroleum products
5192	Books, periodicals, and newspapers
5193	Florists' supplies, nursery stock and flowers
5198	Paints, varnishes, and supplies
5398	Corporate wholesale
5998	Tent and awning shops
6010	Financial institutions---manual cash disbursements
6011	Financial institutions---automated cash disbursements
6051	Non-financial institutions---foreign currency, money orders (not wire transfer) , scrip, and travelers' checks
5094	Precious stones and metals, watches, and jewelry
9498	Credit card bill payment