

# Visa Kyrgyzstan Interchange Reimbursement Fees<sup>1</sup>

Effective **23 April 2022**, the following interchange rates apply to domestic purchase transactions processed through Visa Payment System and are paid by the acquirer to the issuer. These domestic interchange rates are generally applicable for Visa branded consumer and commercial cards issued in Kyrgyzstan and used at merchants that are acquired in Kyrgyzstan.

Visa uses interchange reimbursement fees as transfer fees between issuers and acquirers to balance and grow the payment system for the benefit of all participants. Interchange is not a revenue to Visa. Merchants do not pay interchange reimbursement fees; merchants pay a "merchant discount rate" to their acquirer for a variety of processing services provided by the respective financial institution and interchange may only be one component of their overall merchant discount rate.

## Industry Programs

Merchant Segment Rate Programs	Rate
Government	0.50%
Utilities	0.50%
Transport	0.50%

## Applicable rates for all other Merchants

Product	Product Rate	Alternative Rate	Downgrade Rate <sup>2</sup>
<b>Consumer cards</b>			
Visa Classic	1.20%	1.25%	1.30%
Visa Gold	1.50%	1.55%	1.60%
Visa Platinum	1.95%	2.00%	2.05%
Visa Rewards	2.00%	2.05%	2.10%
Visa Signature	2.05%	2.10%	2.15%
Visa Infinite	2.10%	2.15%	2.20%
<b>Commercial cards</b>			
Visa Business, Visa Corporate, Visa Purchasing	2.00%	2.05%	2.10%
Visa Platinum Business	2.10%	2.15%	2.20%

<sup>1</sup> The rack rates are provided for reference only. While Visa will use best efforts to keep this document current, Visa does not guarantee its accuracy. In the event of any discrepancy between these rates and official rates as determined by Visa, official rates will apply.

<sup>2</sup> Majority of face-to-face (Card Present) transactions are expected to qualify for the Product Rate, and a majority of e-commerce (Card Not Present token) transactions are expected to qualify for the Alternative Rate. Transactions that fail any edit criteria requirements (i.e., authorization, data or timeliness) or PAN based e-commerce transactions will be assessed the Acquirer Downgrade Rate.

## Merchant Category Codes for Industry Programs

Merchant Segments	Applicable Merchant Category Codes
<b>Government</b>	9211 (Court costs), 9222 (Fines), 9223 (Bail and bond payments), 9399 (Government services), 9311 (Tax payments), 9402 (Postal Services – Government Only)
<b>Utilities</b>	4900 (Utilities)
<b>Transport</b>	4111 (Local Commuter Transport), 4112 (Passenger Railways), 4131 (Bus Lines)