On Introducing Changes to the Republic of Armenia Central Bank Board Resolution No. 27-N of February 9, 2026

2026-09-25

THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA
BOARD RESOLUTION

September 25, 2026; No. 259-N

On Introducing Changes to the Republic of Armenia Central Bank Board Resolution No. 27-N of February 9, 2026

Date of publication: 15.10.2026

For the purpose of further clarifying the application of maximum commission fees established for servicing non-cash card payments; and
In view of Article 4(9) of the Republic of Armenia Law “On Non-Cash Transactions”; and
Pursuant to Article 20(1)(e) of the Republic of Armenia Law “On the Central Bank of the Republic of Armenia”; and Article 33 and Article 34 of the Republic of Armenia Law “On Normative-Legal Acts”,

the Board of the Central Bank of the Republic of Armenia

Enacts:

1. Introduce changes to the CBA Board Resolution No. 27-N of February 9, 2026 “On establishing maximum caps for commission fees for non-cash transactions, as well as the cases and procedure for applying maximum caps for commission fees” (hereinafter referred to as ‘the Resolution’), as follows:
1) In operative clause 2 of the Resolution, the expression “the total monthly turnover of transactions via POS terminals provided by banks operating in the territory of the Republic of Armenia does not exceed the amount of AMD 50 000 (fifty thousand Armenian drams), via physical POS terminals” shall be replaced by the expression “the monthly turnover of transactions per physical POS terminal provided by banks operating in the territory of the

Republic of Armenia does not exceed the amount of AMD 50,000 (fifty thousand Armenian drams) per physical POS terminal";

2) Rewrite operative clause 7 of the Resolution, as follows:

"7. For entities included in the list of newly established persons holding a merchant category code (MCC) as described in Appendix 1 to this Resolution, the maximum caps for commissions and interchange fees established by this Resolution shall apply to the processing of non-cash card payments (effected via physical POS terminals provided by banks operating in the Republic of Armenia). This applies for the period starting from the date of the economic entity's registration in the State Register up to and including the last calendar day of February of the following year.".

2. This resolution shall take effect on the day following its official publication.

Martin Galstyan Governor,

Central Bank of the Republic of Armenia

c. Yerevan

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