

New Risk Rules and Limits									
Transaction Type	Description	RISK ZONE		Exception List			Azerbaijan		
		"Max Amount (per day) - conventional unit"	Number of transactions (per day)	"Max Amount (per day) - conventional unit"	"Single transaction amount - conventional unit"	Number of transactions (per day)	"Max Amount (per day) - conventional unit"	"Single transaction amount - conventional unit"	Number of transactions (per day)
ATM	ATM Transactions (Cash withdrawal)	100	5	5,000	1,000	10	5,000	1,000	25
Cash	POS Cash Transactions (Cash withdrawal)	100	5	20,000		10	50,000		10
Retail	POS Retail Transactions (Card Present) (payments in stores)	50	5	10,000		20	25,000	10,000	25
E-comm	E-commerce (Card Not Present - Online payments)	50	5	5,000		10	25,000		25
CH Debit AZE	Transfer of funds from our card to another card (AZERBAIJAN)	0	0	0	0	0	10,000	5,000	50
CH Payment AZE	Receiving funds from another card to our card (within AZERBAIJAN)	0	0	0	0	0	100,000		100
CH Payment Foreign	Receiving funds from other card to our card (CROSS BORDER - from abroad)	100,000	100	100,000		100			
Restrict CH Payment AZE in AZN for EUR/USD cards	Restriction on receiving funds in AZN currency for EUR / USD cards issued by Yelo Bank (within the country)								
Restrict CH Debit AZN cards ccy not AZN	Restriction on transfer of funds from AZN currency card issued by Yelo Bank to another non-AZN currency card								
Ecomm 3D	E-commerce without active 3D protocol on card	10	1,000	10	10	1,000	10	10	1,000
Contactless payments (99.99 AZN/300 AZN eqv.)	PayWave, PayPass Transactions	50 Paywave // 50 Paypass	10	300	99,99	10	300	99,99	10



RISK ZONE	EXCEPTION LIST
AMERICAN SAMOA	Albania
Armenia	Algeria
ARUBA	Andorra
Bear Island	Angola
Bonaire	ANGUILLA
Bouvet Island	ANTIGUA AND BARBUDA
BRITISH INDIAN OCEAN TERRITORY	ARGENTINA
British Virgin Islands	AUSTRALIA
Cape Verde	Austria
CAYMAN ISLANDS	BAHAMAS
Channel Islands	Bahrain
CHRISTMAS ISLAND	Bangladesh
COCOS (KEELING) ISLANDS	BARBADOS
Comoros	Belgium
COOK ISLANDS	BELIZE
Crozet Islands	Benin
Curacao	BERMUDA
FALKLAND ISLANDS (MALVINAS)	BHUTAN
Faroe Islands	Bolivia
FIJI	Bosnia and Herzegovina
FRENCH POLYNESIA	Botswana
GUADELOUPE	BRAZIL
GUAM	BRUNEI DARUSSALAM
HEARD AND MCDONALD ISLANDS	Bulgaria
INDONESIA	Burkina Faso
Isle of Man	Burundi
JOHNSTON ISLAND	CAMBODIA
Kerguelen Island	Cameroon
KIRIBATI	CANADA
LAO PEOPLE'S DEMOCRATIC REPUB	Central African Republic
MARSHALL ISLANDS	Chad
MARTINIQUE	CHILE
Mascarene Islands	CHINA
Mauritius	COLOMBIA
MICRONESIA,FEDERATED STATES OF	Congo (Brazzaville)
MIDWAY ISLANDS	COSTA RICA
MONTSERRAT	Cote d'Ivoire (Ivory Coast)
NAURU	Croatia
NETHERLANDS ANTILLES	CUBA
NEW CALEDONIA	Cyprus
NIUE	Czech Republic
NORFOLK ISLAND	Democratic Republic of the Congo
NORTHERN MARIANA ISLANDS	Denmark
PALAU	Djibouti
Pescadores Island	DOMINICA
PITCAIRN	ECUADOR
Pitcairn Islands	Egypt
Rodrigues Island	EL SALVADOR
Saint Helena Ascension and Tristan da Cunha (including Gough Island)	Equatorial Guinea
SAINT PIERRE AND MIQUELON	Eritrea

RISK ZONE	EXCEPTION LIST
SAMOA	Estonia
Sao Tome and Principe	Ethiopia
Sint Eustatius, and Saba	Finland
Sint Maarten	France
SOLOMON ISLANDS	FRENCH GUIANA
St. Paul Island	Gabon
Swaziland	Gambia
TIMOR-LESTE	Georgia
TOKELAU	Germany
TONGA	Ghana
TURKS AND CAICOS ISLANDS	Gibraltar
TUVALU	Greece
US Minor Outlying Islands	GREENLAND
US Virgin Islands	Greenland
VANUATU	GRENADA
VIRGIN ISLANDS, BRITISH	GUATEMALA
VIRGIN ISLANDS, U.S.	Guinea
WAKE ISLAND	Guinea-Bissau
WALLIS AND FUTUNA	GUYANA
Western Sahara	HAITI
	HONDURAS
	Hong Kong
	Hungary
	Iceland
	INDIA
	Iran
	Iraq
	Israel
	Italy
	JAMAICA
	JAPAN
	Jordan
	Kazakhstan
	Kenya
	KOREA, DEMO PEOPLE'S REPUB OF
	Kosovo
	Kuwait
	Kyrgyzstan
	Laos
	Latvia
	Lebanon
	Lesotho
	Liberia
	Libya
	Liechtenstein;
	Lithuania
	Luxembourg
	MACAO
	Macedonia
	Madagascar

RISK ZONE	EXCEPTION LIST
	Malawi
	MALAYSIA
	MALDIVES
	Mali
	Malta
	Mauritania
	MEXICO
	Moldova
	Monaco
	MONGOLIA
	Montenegro
	MOROCCO
	Mozambique
	MYANMAR
	Namibia
	Nepal
	Netherlands
	New Zealand
	NICARAGUA
	Niger
	Nigeria
	Norway
	Oman
	Pakistan
	PANAMA
	PAPUA NEW GUINEA
	PARAGUAY
	PERU
	PHILIPPINES
	Poland
	Portugal
	PUERTO RICO
	Qatar
	Republic of Ireland
	Republic of Korea
	Romania
	Russian Federation
	Rwanda
	SAINT KITTS AND NEVIS
	SAINT LUCIA
	San Marino
	Saudi Arabia
	Senegal
	Serbia
	Seychelles
	Sierra Leone
	SINGAPORE
	Slovakia
	Slovenia
	Somalia

RISK ZONE	EXCEPTION LIST
	South Africa
	South Sudan
	Spain
	Sri Lanka
	ST. VINCENT AND THE GRENADINES
	Sudan
	SURINAME
	Sweden
	Switzerland
	Syria
	TAIWAN
	Tajikistan
	Tanzania
	THAILAND
	Togo
	TRINIDAD AND TOBAGO
	Tunisia
	Turkey
	Turkmenistan
	Uganda
	Ukraine
	United Arab Emirates
	United Kingdom
	UNITED STATES
	URUGUAY
	Uzbekistan
	Vatican City
	Venezuela
	Vietnam
	Yemen
	Zambia
	Zimbabwe