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## **Interchange Rates: Mastercard and Visa**

November 2019



## Amendment History

Version	Status	Date Issued	Comment	Originator	Reviewed By
ITABLE 05/2016	New	May-2016	New document.	Interchange Manager	Marketing Team
ITABLE 08/2016	Update	Aug-2016	Update to Secure and Non-Secure Fee Tiers For Visa UK Domestic cards and introduction of Secure and Non-Secure Fee Tiers for Registered Me-to-Me Payment Merchants.	Interchange Manager	Marketing Team
ITABLE 03/2017	Update	Mar-2017	Update to Mastercard, Maestro Consumer and Commercial Debit Card interchange rates. Update to Mastercard Commercial Card interchange rates. Change to Mastercard branding.	Interchange Manager	Marketing Team
ITABLE 04/2017	Update	Apr-2017	Update to include Visa Business-to-Business (B2B) Virtual Payments Product.	Interchange Manager	Marketing Team
ITABLE 06/2017	Update	Jun-2017	Update to include Mastercard Commercial Payments Account CNP rates.	Interchange Manager	Marketing Team
ITABLE 05/2018	Update	May-2018	Update to include Intra EEA Mastercard Commercial Payments Account CNP rates.	Interchange Manager	Core Product
ITABLE 10/2018	Update	Oct-2018	Update to Visa intra-Europe EEA and non-EEA Commercial interchange rates	Interchange Manager	Marketing Team
ITABLE 04/2019	Update	Apr-2019	1) Update to Mastercard Interchange Rates for Government and Personal Payments in the UK; 2) Update to Visa Intra-Europe Consumer Card Interchange Fees in Switzerland; 3) New Mastercard Global Interchange Programme for Freight Transactions	Interchange Manager	Marketing Team
ITABLE 07/2019	Update	Jul-2019	1) Update to Visa domestic Business Immediate Debit and Business Prepaid interchange fees in the UK and reflecting Visa's Me-to-me program expansion to commercial cards. 2) Addition of 75% Interchange rebate on Mastercard UK & Intra-European commercial refund transactions.	Interchange Manager	Marketing Team
ITABLE 10/2019	Update	Oct-2019	1) Update to Visa & Mastercard Interchange Rates for non-EEA issued Consumer Cards. 2) New Visa Intra EEA rates for consumer cards issued in in Andorra, Israel, Monaco, San Marino, Switzerland, Turkey and Vatican City.	Interchange Manager	Marketing Team
ITABLE 11/2019	Update	Nov-2019	Update to Visa Interchange Fees for Intra Europe EEA and non-EEA Business Prepaid Cards	Interchange Manager	Marketing Team

**Note:** Following the commitments made to the European Commission on 29<sup>th</sup> April 2019, Mastercard and Visa have agreed to set new Interchange Rates for transactions on consumer cards issued outside of the European Economic Area (EEA) taking place at merchants located in the EEA. These changes will be effective from 19<sup>th</sup> October 2019. You can find more information about this on our website within the [Customer Centre](#), in the Card Industry News tile.

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# Mastercard UK Domestic

## Mastercard Consumer Credit Card Interchange Rates

Fee Tier	Consumer, Electronic	World	World Elite, World Signia	Rewards
Contactless ≤£30	0.30%	0.30%	0.30%	0.30%
MasterPass Wallet	0.30%	0.30%	0.30%	0.30%
Chip and PIN	0.30%	0.30%	0.30%	0.30%
Enhanced Electronic	0.30%	0.30%	0.30%	0.30%
Merchant UCAF	0.30%	0.30%	0.30%	0.30%
Full UCAF	0.30%	0.30%	0.30%	0.30%
Base	0.30%	0.30%	0.30%	0.30%

The rates on this page are current and valid as of 9<sup>th</sup> December 2015.

## Mastercard, Maestro Consumer and Commercial Debit Card Interchange Rates

Fee Tier	Maestro, Maestro Prepaid	Debit Mastercard	Debit World, Debit World Elite	Prepaid	Government and Personal Payments**	Debit Mastercard Business	Debit Mastercard Business Premium
Contactless ≤£30.00	0.20%	0.20%	0.20%	0.20%	0.20%	0.70%	0.95%
Contactless >£30.00		0.20%	0.20%	0.20%	0.20%	0.80%	1.05%
Contactless Terminal	0.20%	0.20%			0.20%	0.80%	1.05%
Contactless Card	0.20%				0.20%		
MasterPass Wallet	0.20%	0.20%	0.20%	0.20%	0.20%	0.80%	1.05%
Chip and PIN	0.20%	0.20%	0.20%	0.20%	0.20%	0.70%	0.95%
Enhanced Electronic		0.20%		0.20%	0.20%	1.10%	1.35%
Merchant UCAF		0.20%	0.20%	0.20%	0.20%	0.80%	1.05%
Full UCAF		0.20%	0.20%	0.20%	0.20%	0.95%	1.20%
Secure Ecom	0.20%				0.20%		
MOTO*	0.20%				0.20%		
Base	0.20%	0.20%	0.20%	0.20%	0.20%	1.10%	1.35%
Refund transactions						75% of Sale Transaction Interchange	75% of Sale Transaction Interchange

\*Refund transactions only.

\*\*Government and Personal Payments rates only apply to card acceptor business codes (MCCs) 6012, 6211, 9399 and 9311. Caps apply:

- Consumer cards are eligible for a cap of £1.00
- Commercial cards are eligible for a cap of £1.50.

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

## Mastercard Commercial Credit Card Interchange Rates

Fee Tier	Corporate Card	Purchasing Card	Fleet Card	Business Card	Business To Business Product	Enterprise Freight Programme	Commercial Prepaid Card
Contactless ≤£30	1.50%	1.50%	1.50%	1.30%			1.30%
MasterPass Wallet	1.60%	1.60%	1.60%	1.40%			1.40%
Chip and PIN	1.50%	1.50%	1.50%	1.30%			1.30%
Enhanced Electronic	1.60%	1.60%	1.60%	1.40%			1.40%
Merchant UCAF	1.60%	1.60%	1.60%	1.40%			1.40%
Full UCAF	1.75%	1.75%	1.75%	1.55%			1.55%
Base	1.90%	1.90%	1.90%	1.70%			1.70%
Commercial Payments Account CNP General	1.90%	1.90%	1.90%	1.90%			
Commercial Payments Account CNP B2B ≤£3,000*	1.90%	1.90%	1.90%	1.90%			
Commercial Payments Account CNP B2B >£3,000*	1.00%	1.00%	1.00%	1.00%			
Global Wholesale Travel Programme B2B					2.00%		
Enterprise Freight Programme						1.80%	
Large Ticket Level 1 >£2,000		1.00%+£12.00	1.00%+£12.00				
Large Ticket Level 2 >£6,000		0.75%+£27.00	0.75%+£27.00				
Incentive	-0.30%	-0.30%	-0.30%	-0.30%			-0.30%
Refund transactions	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange			75% of Sale Transaction Interchange

\*These rates are available for businesses in all card acceptor business codes (MCC's) except Airlines, Air Carriers (3000-3299, 4511), Car Rental Agencies (3351-3500, 7512, 7513, 7519), Passenger Railways (4112) and Eating Places, Restaurants (5812).

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

# Mastercard Europe Intra European Economic Area (EEA)

## Mastercard Consumer Credit and Debit Card Interchange Rates

Intra EEA fallback fees apply to cross-border transactions where the issuer country and merchant country are both in the Mastercard EEA Subregion. Please refer to the **Mastercard Glossary** for a definition of the Mastercard EEA Subregion.

Fee Tier	Consumer Credit, Gold Credit, Platinum Credit, Electronic Consumer Credit, Prepaid Consumer Credit, Prepaid Platinum Credit	World Credit, World Black Credit	World Elite Credit, World Signia Credit	Debit MasterCard Consumer, Debit MasterCard Prepaid, Debit MasterCard World, MasterCard Consumer Debit, MasterCard Electronic Consumer Debit, MasterCard World Debit, MasterCard World Elite, World Signia Debit, World Elite Debit MasterCard	Debit MasterCard Delayed Debit, Debit MasterCard, World Delayed Debit
<b>Contactless ≤€25*</b>	0.30%	0.30%	0.30%	0.20%	0.20%
<b>MasterPass Wallet</b>	0.30%	0.30%	0.30%	0.20%	0.20%
<b>Chip</b>	0.30%	0.30%	0.30%	0.20%	0.20%
<b>Enhanced Electronic</b>	0.30%	0.30%	0.30%	0.20%	0.20%
<b>Merchant UCAF</b>	0.30%	0.30%	0.30%	0.20%	0.20%
<b>Full UCAF</b>	0.30%	0.30%	0.30%	0.20%	0.20%
<b>Base</b>	0.30%	0.30%	0.30%	0.20%	0.20%

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Mastercard acceptance criteria.

The rates on this page are current and valid as of 9<sup>th</sup> December 2015.



## Maestro Consumer Debit Card Interchange Rates

Intra EEA fall-back fees apply to cross-border transactions where the issuer country and merchant country are both in the Mastercard EEA Subregion. Please refer to the **Mastercard Glossary** for a definition of the Mastercard EEA Subregion.

Fee Tier	Maestro Consumer, Maestro Prepaid Consumer	Maestro Delayed Debit	Maestro Prepaid Commercial	Maestro Small Business
Contactless ≤€25*	0.20%	0.20%	0.45%+€0.03	0.80%
MasterPass Wallet	0.20%	0.20%	1.50%	1.50%
Chip	0.20%	0.20%	0.40%+€0.05	1.25%
Chip – Late Presentment	0.20%	0.20%	0.75%+€0.05	1.65%
PIN-Verified	0.20%	0.20%	0.50%+€0.05	1.35%
Signature Verified	0.20%	0.20%	0.75%+€0.05	1.65%
Secure Ecommerce	0.20%	0.20%	1.05%+€0.05	1.50%
MOTO**	0.20%	0.20%	1.05%+€0.05	1.50%
Refund transactions			75% of Sale Transaction Interchange	75% of Sale Transaction Interchange

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Maestro acceptance criteria.

\*\*Maestro MOTO is permitted only for refund transactions.

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

## Mastercard Commercial Credit Card Interchange Rates

Intra EEA fallback fees apply to cross-border transactions where the issuer country and merchant country are both in the Mastercard EEA Subregion. Please refer to the **Mastercard Glossary** for a definition of the Mastercard EEA Subregion.

Fee Tier	Corporate Card, Corporate Electronic, World Business Card	Purchasing Card	Fleet Card	Business Card, Professional Card, Executive Business Card, Corporate Executive Card, Electronic Business Card, Debit Business	Business to Business Product	Enterprise Freight Programme	Commercial Prepaid Card
<b>Contactless</b>							
<b>MasterPass Wallet</b>	1.60%	1.35%	1.35%	1.35%			1.35%
<b>Chip</b>	1.50%	1.25%	1.25%	1.25%			1.25%
<b>Enhanced Electronic</b>	1.60%	1.35%	1.35%	1.35%			1.35%
<b>Merchant UCAF</b>	1.60%	1.35%	1.35%	1.35%			1.35%
<b>Full UCAF</b>	1.75%	1.50%	1.50%	1.50%			1.50%
<b>Base</b>	1.90%	1.65%	1.65%	1.65%			1.65%
<b>Commercial Payments Account CNP General &lt;=€3,000</b>	1.90%	1.90%	1.90%	1.90%			
<b>Commercial Payments Account CNP General &gt;€3,000</b>	1.00%	1.00%	1.00%	1.00%			
<b>Commercial Payments Account CNP Non B2B*</b>	1.90%	1.90%	1.90%	1.90%			
<b>Global Wholesale Travel Programme B2B</b>					2.00%		
<b>Enterprise Freight Programme</b>						1.80%	
<b>Large Ticket Level 1 &gt;€3,000</b>		1.00%+€20.00	1.00%+€20.00				
<b>Large Ticket Level 2 &gt;€10,000</b>		0.75%+€45.00	0.75%+€45.00				
<b>Incentive</b>	-0.30%	€ 0.50	-0.30%	-0.30%			-0.30%
<b>Refund transactions</b>	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange			75% of Sale Transaction Interchange

\*These rates are only available for businesses with the following card acceptor business codes (MCC's):

Airlines, Air Carriers (3000-3299, 4511), Car Rental Agencies (3351-3500, 7512, 7513, 7519), Passenger Railways (4112) and Eating Places, Restaurants (5812). The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

# Mastercard Europe EEA Inbound cross-border

## Mastercard Consumer Credit and Debit Card Interchange Rates

Intra European fall-back fees apply to cross-border transactions where the issuer country and merchant country are established in different Mastercard Subregions (Western and Eastern Subregions – See **Mastercard Glossary**), unless bilaterally-agreed fall-back rates apply.

Fee Tier	Consumer Immediate Debit	Consumer Credit, Deferred Debit, Charge Card
Card Present	0.20%	0.30%
Card-Not-Present	1.15%	1.50%

The rates on this page are current and valid as of 19<sup>th</sup> October 2019.

## Maestro Consumer Debit Card Interchange Rates

Intra European fall-back fees apply to cross-border transactions where the issuer country and merchant country are established in different Mastercard Subregions (Western and Eastern Subregions – See **Mastercard Glossary**), unless bilaterally-agreed fall-back rates apply.

Fee Tier	Maestro Consumer, Maestro Prepaid Consumer
Card Present	0.20%
Card-Not-Present	1.15%

## Maestro Commercial Debit Card Interchange Rates

Fee Tier	Maestro Commercial	Maestro Small Business
Contactless ≤€25*	0.75%+€0.03	1.15%
MasterPass Wallet		
Chip	0.70%+€0.05	1.70%
Chip – Late Presentment	1.10%+€0.05	2.10%
PIN-Verified	0.85%+€0.05	1.80%
Signature Verified	1.10%+€0.05	2.10%
Secure Ecommerce	1.50%+€0.05	1.95%
MOTO**	1.50%+€0.05	1.95%
Refund transactions	75% of Sale Transaction Interchange***	75% of Sale Transaction Interchange

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Maestro acceptance criteria.

\*\*Maestro MOTO is permitted only for refund transactions.

The rates on this page are current and valid as of 19<sup>th</sup> October 2019.

## Mastercard Commercial Credit Card Interchange Rates

Intra European fall-back fees apply to cross-border transactions where the issuer country and merchant country are established in different Mastercard Subregions (Western and Eastern Subregions – See **Mastercard Glossary**), unless bilaterally-agreed fall-back rates apply.

Fee Tier	Corporate Card, Corporate Electronic, World Business Card	Purchasing Card	Fleet Card	Mastercard Business Card, Mastercard Professional Card, Mastercard Executive Business Card, Mastercard Corporate Executive Card, Mastercard Electronic Business Card, Debit Mastercard for Business	Business to Business Product	Enterprise Freight Programme	Commercial Prepaid Card
Contactless ≤€25*	1.15%	1.15%	1.15%	1.15%			1.15%
MasterPass Wallet							
Chip	1.75%	1.75%	1.75%	1.70%			1.70%
Enhanced Electronic	1.85%	1.85%	1.85%	1.80%			1.80%
Merchant UCAF	1.85%	1.85%	1.85%	1.80%			1.80%
Full UCAF	2.00%	2.00%	2.00%	1.95%			1.95%
Base	2.25%	2.25%	2.25%	2.10%			2.10%
Global Wholesale Travel Programme B2B					2.00%		
Enterprise Freight Programme						1.80%	
Large Ticket Level 1 >€3,000		1.60%+€14.50	1.60%+€14.50				
Large Ticket Level 2 >€10,000		1.35%+€39.50	1.35%+€39.50				
Incentive	-0.30%	-0.30%	-0.30%	-0.30%			-0.30%
Refund transactions	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange			75% of Sale Transaction Interchange

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Mastercard acceptance criteria.

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

## Mastercard Europe Intra – Western Subregion

Please refer to the **Mastercard Glossary** for a definition of the Mastercard Western Subregion.

### Mastercard Consumer Credit and Debit Card Interchange Rates

Fee Tier	Consumer Immediate Debit	Consumer Credit, Deferred Debit, Charge Card
Card Present	0.20%	0.30%
Card-Not-Present	1.15%	1.50%

The rates on this page are current and valid as of 19<sup>th</sup> October 2019.

## Maestro Consumer Debit Card Interchange Rates

Please refer to the **Mastercard Glossary** for a definition of the Mastercard Western Subregion.

Fee Tier	Maestro Consumer, Maestro Prepaid Consumer
Card Present*	0.20%
Card-Not-Present*	1.15%

## Maestro Commercial Debit Card Interchange Rates

Fee Tier	Maestro Commercial	Maestro Small Business
Contactless ≤€25*	0.45%+€0.03	0.80%
MasterPass Wallet		
Chip	0.40%+€0.05	1.25%
Chip – Late Presentment	0.75%+€0.05	1.65%
PIN-Verified	0.50%+€0.05	1.35%
Signature Verified	0.75%+€0.05	1.65%
Secure Ecommerce	1.05%+€0.05	1.50%
MOTO**	1.05%+€0.05	1.50%
Refund Transactions	75% of Sale Transaction Interchange***	75% of Sale Transaction Interchange

The rates on this page are current and valid as of 19<sup>th</sup> October 2019.

## Mastercard Commercial Credit Card Interchange Rates

Fee Tier	Corporate Card, Corporate Electronic, World Business Card	Purchasing Card	Fleet Card	Mastercard Business Card, Mastercard Professional Card, Mastercard Executive Business Card, Mastercard Corporate Executive Card, Mastercard Electronic Business Card, Debit Mastercard for Business	Business to Business Product	Enterprise Freight Programme	Commercial Prepaid Card
Contactless ≤€25*	0.80%	0.80%	0.80%	0.80%			0.55%
MasterPass Wallet							
Chip	1.50%	1.50%	1.50%	1.25%			1.25%
Enhanced Electronic	1.60%	1.60%	1.60%	1.35%			1.35%
Merchant UCAF	1.60%	1.60%	1.60%	1.35%			1.35%
Full UCAF	1.75%	1.75%	1.75%	1.50%			1.50%
Base	1.90%	1.90%	1.90%	1.65%			1.65%
Global Wholesale Travel Programme B2B					2.00%		
Enterprise Freight Programme						1.80%	
Large Ticket Level 1 >€3,000		1.00%+€20.00	1.00%+€20.00				
Large Ticket Level 2 >€10,000		0.75%+€45.00	0.75%+€45.00				
Incentive	-0.30%	-0.30%	-0.30%	-0.30%			-0.30%
Refund transactions	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange			75% of Sale Transaction Interchange

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Mastercard acceptance criteria.

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.



## Mastercard Europe Intra – Eastern Subregion

Please refer to the **Mastercard Glossary** for a definition of the Mastercard Eastern Subregion.

### Mastercard Consumer Credit and Debit Card Interchange Rates

Fee Tier	Consumer Credit/ Electronic Credit	Gold Credit	Platinum Credit	World Credit, World Black Credit	World Elite Credit, World Signia Credit	Prepaid Consumer Credit	Debit Consumer, Debit Prepaid, Debit World, Debit World Elite
<b>Contactless ≤€25*</b>	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%
<b>MasterPass Wallet</b>							
<b>Chip</b>	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%
<b>Enhanced Electronic</b>	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%
<b>Merchant UCAF</b>	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%
<b>Full UCAF</b>	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.49%
<b>Base</b>	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.64%

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Mastercard acceptance criteria.

The rates on this page are current and valid as of 15<sup>th</sup> October 2015.

## Maestro Consumer Debit Card Interchange Rates

Fee Tier	Maestro Consumer	Maestro Prepaid Consumer, Commercial	Maestro Small Business
<b>Contactless ≤€25*</b>	0.75%+€0.03	0.75%+€0.03	1.15%
<b>MasterPass Wallet</b>			
<b>Chip</b>	0.70%+€0.05	0.70%+€0.05	1.70%
<b>Chip – Late Presentment</b>	1.10%+€0.05	1.10%+€0.05	2.10%
<b>PIN-Verified</b>	0.85%+€0.05	0.85%+€0.05	1.80%
<b>Signature Verified</b>	1.10%+€0.05	1.10%+€0.05	2.10%
<b>Secure Ecommerce</b>	1.50%+€0.05	1.50%+€0.05	1.95%
<b>MOTO**</b>	1.50%+€0.05	1.50%+€0.05	1.95%
<b>Refund transactions</b>		75% of Sale Transaction Interchange***	75% of Sale Transaction Interchange

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Mastercard acceptance criteria.

\*\*Maestro MOTO is permitted only for refund transactions.

\*\*\*Commercial only.

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

## Mastercard Commercial Credit Card Interchange Rates

Fee Tier	Corporate Card, Corporate Electronic, World Business Card	Purchasing Card	Fleet Card	Mastercard Business Card, Mastercard Professional Card, Mastercard Executive Business Card, Mastercard Corporate Executive Card, Mastercard Electronic Business Card, Debit Mastercard for Business	Business to Business Product	Enterprise Freight Programme	Commercial Prepaid Card
Contactless ≤€25*	1.15%	1.15%	1.15%	1.15%			1.15%
MasterPass Wallet							
Chip	1.75%	1.75%	1.75%	1.70%			1.70%
Enhanced Electronic	1.85%	1.85%	1.85%	1.80%			1.80%
Merchant UCAF	1.85%	1.85%	1.85%	1.80%			1.80%
Full UCAF	2.00%	2.00%	2.00%	1.95%			1.95%
Base	2.25%	2.25%	2.25%	2.10%			2.1%
Global Wholesale Travel Programme B2B					2.00%		
Enterprise Freight Programme						1.80%	
Large Ticket Level 1 >€3,000		1.60%+€14.50	1.60%+€14.50				
Large Ticket Level 2 >€10,000		1.35%+€39.50	1.35%+€39.50				
Incentive	-0.30%	-0.30%	-0.30%	-0.30%			-0.30%
Refund Transactions	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange	75% of Sale Transaction Interchange			75% of Sale Transaction Interchange

\*For transactions less than or equal to €25 only. Transactions greater than €25 are processed under normal Mastercard acceptance criteria.

The rates on this page are current and valid as of 12<sup>th</sup> July 2019.

# Mastercard International

## Mastercard Consumer and Commercial Credit Card Interchange Rates

Fee Tier	Consumer Immediate Debit	Consumer Credit, Deferred Debit, Charge Card
Card Present	0.20%	0.30%
Card-Not-Present	1.15%	1.50%

Fee Tier	Mastercard Corporate, Mastercard Business Card, Mastercard Professional Card, Mastercard Executive Business Card, Mastercard Corporate Executive Card, Mastercard Prepaid Commercial, Debit Mastercard for Business	Business to Business Product	Purchasing Card, Fleet Card
Standard	2.00%		2.00%
Electronic	1.85%		
Merchant UCAF			
Full UCAF			
Global Wholesale Travel Programme B2B		2.00%	
Large Ticket			0.9%+USD30.00
Purchasing Data Rate II			1.70%

The rates on this page are current and valid as of on 19<sup>th</sup> October 2019.

## Maestro Consumer Debit Card Interchange Rates

Fee Tier	Maestro
Chip	0.60%
PIN – Verified	0.65%
Signature Verified	0.65%
Secure Ecommerce and Mcommerce	0.90%+USD0.25

The rates on this page are current and valid as of 15<sup>th</sup> October 2015.

## Mastercard Glossary

<b>Eastern Subregion</b>	Includes: Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Israel, Kazakhstan, Kosova (United Nations Mission in Kosovo), Kyrgyzstan, Macedonia, Moldova, Montenegro, Russian Federation, Serbia, Tajikistan, Turkey, Turkmenistan, Ukraine and Uzbekistan.
<b>Europe EEA Subregion</b>	Includes The 28 Member States Of The European Union: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland (including Aland Islands), France (including French Guiana, Guadeloupe, Martinique, Reunion, Saint Martin (French Part), and Mayotte), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores and Madeira), Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, Melilla), Sweden and United Kingdom (including Gibraltar).  And: Iceland, Liechtenstein, Norway (including Svalbard and Jan Mayen).
<b>Full UCAF</b>	Ecommerce 3D Secure merchant and SecureCode enrolled cardholder. Tier is applicable to any Mastercard electronic card internet transaction only through the use of Mastercard SecureCode Universal Card Authentication File.
<b>Incentive Fees</b>	Apply if the card processor meets the requirements and provides the required additional data.
<b>Merchant UCAF</b>	Ecommerce merchant offers 3D SecureCode.
<b>Western Subregion</b>	Includes: All the EEA Subregion countries stated above.  And: Switzerland, Andorra, Monaco, San Marino, and Holy See (Vatican City State), Antarctica, Greenland, Faroe Islands, Saint Barthelemy, Falkland Islands, Guernsey, Isle of Man, Jersey, Saint Helena, Ascension and Tristan Da Cunha Helena, South Georgia and the South Sandwich Islands.

# Visa UK Domestic

## Visa Consumer Credit and Debit Card Interchange Rates

Fee Tier – Secure	Immediate Debit	Credit, Deferred Debit, Charge Card <sup>1</sup>
Contactless ≤£30.00	0.20%	0.30%
EMV Chip		
Secure Electronic Commerce		
V.me by Visa <sup>2</sup>		
Parking ≤£35.00 <sup>3</sup>		
Vending ≤£15.00 <sup>3</sup>		

Fee Tier – Non-Secure	Immediate Debit	Credit, Deferred Debit, Charge Card <sup>1</sup>
Electronic Commerce Low Value Payment ≤£2.00 First transaction must be Secure Ecommerce	0.20%	0.30%
Card Not Present – MOTO CVV2		
Card Not Present – MOTO <sup>4</sup>		
Recurring Transaction <sup>5</sup>		
Standard/Non-Electronic		
Airline		
Airline Transaction At Chip Terminal		

The rates on this page are current and valid as of 1<sup>st</sup> September 2016.

## Registered Me-to-Me Payment Merchants

Fee Tier - Secure	Immediate Debit
Contactless ≤£30.00	0.20% (MIF Cap of £0.50 per transaction)
EMV Chip	0.20% (MIF Cap of £0.50 per transaction)
Secure Electronic Commerce	0.20% (MIF Cap of £0.50 per transaction)

Fee Tier – Non-Secure	Immediate Debit
Standard	0.20% (MIF Cap of £1.00 per transaction)

## Standard Refund Interchange Fee

Fee Tier	Immediate Debit	Credit, Deferred Debit, Charge Card <sup>1</sup>
Refund Card Present <sup>6</sup>	0.20%	0.30%
Refund MOTO – CNP <sup>6</sup>		
Refund Ecommerce <sup>6</sup>		

No specific UK domestic rates have been set in respect of V PAY transactions

<sup>1</sup>Credit and Deferred Debit includes Visa Select transactions.

<sup>2</sup>UK V.me by Visa requires the Agent Unique ID to be filled in with "a9001".

<sup>3</sup>Domestic Parking and Vending Consumer POS transactions below the Contactless limit may qualify for the Contactless rate.

<sup>4</sup>Mail Order/Telephone Order (MOTO) transactions that fail to qualify for the UK CVV2 Fee will be assessed with the UK CNP/MOTO Fee.

<sup>5</sup>Recurring Transaction Fee requires the card processor and the merchant to be certified and participating in the Visa Account Updater and Stop Service.

<sup>6</sup>Applicable to refunds that fail to qualify for one of the Consumer incentive interchange fees (payable by the card issuer to the card processor).

The rates on this page are current and valid as of 1<sup>st</sup> September 2016.



## Visa Commercial Credit and Debit Card Interchange Rates

Fee Tier	Business Immediate Debit	Credit, Deferred Debit	Business Prepaid
<b>Business – Secure</b>	0.30%+£0.05 (MIF Cap of £5.00 per transaction)	1.40%	
<b>Business Non–Secure</b>	0.30%+£0.10 (MIF Cap of £5.00 per transaction)	1.40%	
<b>Business – Secure me–to–me</b>	0.30%+£0.05 (MIF Cap of £1.50 per transaction)		
<b>Business – Non–Secure me–to–me</b>	0.30%+£0.10 (MIF Cap of £1.50 per transaction)		
<b>Business Prepaid – All Transactions</b>			1.40%
<b>Business VGIS</b>		1.40% minus £0.32	
<b>Business V.me<sup>1</sup></b>		1.40%	
<b>Business VGIS V.me<sup>1</sup></b>		1.40%	
<b>Business-to-Business Virtual Payments Product</b>		2.00%	
<b>Corporate</b>		1.70%	
<b>Corporate VGIS or LID</b>		1.70% minus £0.32	
<b>Corporate V.me<sup>1</sup></b>		1.70%	
<b>Corporate VGIS or LID V.me<sup>1</sup></b>		1.70%	
<b>Purchasing</b>		1.70%	
<b>Purchasing VGIS or LID</b>		1.70% minus £0.32	
<b>Purchasing Tax</b>		1.70% minus £0.16	
<b>Purchasing V.me<sup>1</sup></b>		1.70%	
<b>Purchasing VGIS or LID V.me<sup>1</sup></b>		1.70%	
<b>Purchasing Tax V.me<sup>1</sup></b>		1.70% minus £0.16	
<b>Small Market Expense/Large Market Enterprise</b>		0.30%	

<sup>1</sup>UK V.me by Visa requires the Agent unique ID to be filled in with "a9001"

The rates on this page are current and valid as of 17<sup>th</sup> August 2019.

## Visa Intraregional Europe EEA and Non-EEA\*

Please refer to the **Visa Glossary** for a definition of the Visa Intraregional Europe EEA and Non-EEA countries.

### Visa Consumer Credit and Debit Card Interchange Rates

#### Secure

Fee Tier	Immediate Debit	Credit, Deferred Debit, Charge Card
Contactless and Paywave Known Fare and Variable Fare ≤€20.00	0.20%*	0.30%*
Contactless and Paywave Known Fare and Variable Fare >€20.00		
EMV Terminal Online Authorised Or Offline Approved		
Secure Ecommerce		
V.me by Visa		

#### Non-Secure

Fee Tier	Immediate Debit	Credit, Deferred Debit, Charge Card
Card Not Present – CVV2	0.20%*	0.30%*
Card Not Present		
Recurring Transaction		
Standard/Non-Electronic		
Airline		

\*Rate excludes transactions for which cards are issued in Andorra, Israel, Monaco, San Marino, Switzerland, Turkey, or Vatican City State (separate rate table applies on page 23).

The rates on this page are current and valid as of 9<sup>th</sup> December 2015.

Visa Intraregional Europe Consumer Card Interchange Fees where issuing cards are from Andorra, Israel, Monaco, San Marino, Switzerland, Turkey, or Vatican City State

Fee Tier	Immediate Debit	Credit, Deferred Debit, Charge Card
Face-To-Face Electronic	0.20%	0.30%
Card-Not-Present/Other	1.15%	1.50%
Refund Transactions	0.00%	0.00%

The rates on this page are current and valid as of 19<sup>th</sup> October 2019.

## V Pay

### Secure

Fee Tier	Immediate Debit
Contactless and Paywave Known Fare and Variable Fare ≤€20.00	0.20%
Contactless and Paywave Known Fare and Variable Fare >€20.00	
EMV Terminal Online Authorised or Offline Approved	
Secure Ecommerce – V PAY Transactions Aren't Eligible For V.me	

### Non-Secure

Fee Tier	Immediate Debit
Standard/Non-Electronic	0.20%

Regulation (EU) 2015/751 of the European Parliament and of the European Council of 29<sup>th</sup> April 2015 on interchange fees for card-based transactions.

#### Applicable to the following transactions:

1. EEA issued Visa Europe cards transacting at EEA based merchants in a different country
2. Non-EEA issued Visa Europe cards transacting at EEA based merchants
3. EEA issued Visa Europe cards transacting at Turkish merchants
4. Recurring Transactions requires the card processor and the merchant to be certified and participating in the Visa Account Updater and Stop Service.
5. Credit includes credit, deferred debit and charge cards

The rates on this page are current and valid as of 9<sup>th</sup> December 2015.

## Visa Commercial Interchange Rates

Fee Tier	Immediate Debit	Credit, Deferred Debit	Prepaid
<b>Business Standard</b>	0.75% <sup>1</sup>	1.60%	1.60% (min €0.35)
<b>Business EMV Chip (incl. Contactless)</b>		1.35%	1.35% (min €0.35)
<b>Business Electronic Commerce</b>		1.45%	1.45% (min €0.35)
<b>Business-to-Business Virtual Payments Product</b>		2.00%	
<b>Corporate/Purchasing<sup>2</sup> Standard</b>		1.85%	
<b>Corporate/Purchasing<sup>2</sup> EMV Chip (incl. Contactless)</b>		1.55%	
<b>Corporate/Purchasing<sup>2</sup> Electronic Commerce</b>		1.65%	
<b>Israel- and Turkey-issued card transaction<sup>3</sup></b>	2.00%	2.00%	
<b>Small Market Expenses/Large Market Enterprise<sup>4</sup></b>		0.30%	

### Applicable to the following transactions:

1. EEA issued Visa Europe cards transacting at EEA based merchants in a different country
2. Non-EEA issued Visa Europe cards transacting at EEA based merchants

<sup>1</sup>If the Business Debit card has been issued in Bulgaria, Cyprus, Czech Republic, Germany, Greece, Hungary, Iceland, Latvia, Lithuania, Romania, Slovakia, Slovenia, Spain and Switzerland, the transaction will qualify for the Business Debit Extended Access rate, which considers an additional €0.60. Visa will review the country qualification annually.

<sup>2</sup>For Visa Purchasing, if transaction is submitted with additional data 'Visa Global Invoicing System – VGIS' or 'Line Item Detail – LID', there will be an interchange incentive of €0.50.

<sup>3</sup>This applies to all Israel and Turkey issued commercial cards in other Europe region countries (including a Israel issued card transacting in Turkey and vice versa), and commercial cards from other Europe region countries transacting in Israel and Turkey.

<sup>4</sup>Only applicable to intra-Europe EEA transactions.

The rates on this page are current and valid as of 9<sup>th</sup> November 2019.

# Visa International

## Visa Consumer Credit and Debit Card Interchange Rates

Fee Tier	Immediate Debit	Credit, Deferred Debit, Charge Card
Face-To-Face Electronic	0.20%	0.30%
Card-Not-Present/Other	1.15%	1.50%
Refund Transactions	0.00%	0.00%

## Commercial Credit and Debit Card Interchange Rates

Fee Tier	Business Card	Corporate Card	Purchasing Card
Business-to-Business Virtual Payments Product	2.00%		
Commercial Card	2.00%	2.00%	2.00%

The rates on this page are current and valid as of 19<sup>th</sup> October 2019.

## Visa Glossary

<b>Intraregional Europe EEA Countries</b>	Includes: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands and Greenland), Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Reunion, Mayotte, Saint Bathelmy and Saint Martin (French Part)), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway (including Svalbard and Jan Mayen, Antarctica), Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and United Kingdom (including Falklands, Gibraltar, Guernsey, Isle of Man, Jersey, Saint Helena, Ascension and Tristan Da Cunha Helena, South Georgia and the South Sandwich Islands).
<b>LID</b>	Line Item Details.
<b>MIF</b>	Multilateral Interchange Fee.
<b>Intraregional Europe Non-EEA Countries</b>	Includes: Andorra, Israel, Monaco, San Marino, Switzerland, Turkey, Vatican City.
<b>VGIS</b>	Visa Global Invoice Specification.



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