Interchange Rates: Mastercard and Visa

October 2018

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	August 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	March 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	April 2017	Update to include Visa Business-to-Business (B2B) Virtual Payments Product.	Interchange Manager	Marketing Team
ITABLE 06/2017	Update	June 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	October 2018	Update to Visa intra-Europe EEA and non-EEA Commercial interchange rates	Interchange Manager	Marketing Team

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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 became effective on 9th December 2015.

Mastercard, Maestro Consumer and Commercial Debit Card Interchange Rates

Fee Tier	Maestro, Maestro Prepaid	Debit Mastercard	Debit World, Debit World Elite	Prepaid	Debit Mastercard Business	Debit Mastercard Business Premium
Contactless ≤£30.00	0.20%	0.20%	0.20%	0.20%	0.70%	0.95%
Contactless >£30.00		0.20%	0.20%	0.20%	0.80%	1.05%
Contactless Terminal	0.20%	0.20%			0.80%	1.05%
Contactless Card	0.20%					
MasterPass Wallet	0.20%	0.20%	0.20%	0.20%	0.80%	1.05%
Chip And PIN	0.20%	0.20%	0.20%	0.20%	0.70%	0.95%
Enhanced Electronic		0.20%		0.20%	1.10%	1.35%
Merchant UCAF		0.20%	0.20%	0.20%	0.80%	1.05%
Full UCAF		0.20%	0.20%	0.20%	0.95%	1.20%
Secure Ecom	0.20%					
MOTO*	0.20%					
Base	0.20%	0.20%	0.20%	0.20%	1.10%	1.35%

The rates on this page are current and became effective on 1st March 2017.

*Refund transactions only.

Mastercard Commercial Credit Card Interchange Rates

Fee Tier	Corporate Card	Purchasing Card	Fleet Card	Business Card	Business To Business Product	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%	
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%

The rates on this page are current and became effective on 1st June 2017.

*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).

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
Contactless ≤€25*	0.30%	0.30%	0.30%	0.20%	0.20%
MasterPass Wallet	0.30%	0.30%	0.30%	0.20%	0.20%
Chip	0.30%	0.30%	0.30%	0.20%	0.20%
Enhanced Electronic	0.30%	0.30%	0.30%	0.20%	0.20%
Merchant UCAF	0.30%	0.30%	0.30%	0.20%	0.20%
Full UCAF	0.30%	0.30%	0.30%	0.20%	0.20%
Base	0.30%	0.30%	0.30%	0.20%	0.20%

The rates on this page are current and became effective on 9th December 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Mastercard acceptance criteria.

Maestro Consumer 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	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%

The rates on this page are current and became effective on 9th December 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Maestro acceptance criteria.
**Maestro MOTO is permitted only for refund transactions.

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	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	Commercial Prepaid Card
Contactless						
MasterPass Wallet	1.60%	1.35%	1.35%	1.35%		1.35%
Chip	1.50%	1.25%	1.25%	1.25%		1.25%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%		1.35%
Merchant UCAF	1.60%	1.35%	1.35%	1.35%		1.35%
Full UCAF	1.75%	1.50%	1.50%	1.50%		1.50%
Base	1.90%	1.65%	1.65%	1.65%		1.65%
Commercial Payments Account CNP General <=€3,000	1.90%	1.90%	1.90%	1.90%		
Commercial Payments Account CNP General >€3,000	1.00%	1.00%	1.00%	1.00%		
Commercial Payments Account CNP Non B2B*	1.90%	1.90%	1.90%	1.90%		
Global Wholesale Travel Programme B2B					2.00%	
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%	€ 0.50	-0.30%	-0.30%		-0.30%

The rates on this page are current and became effective on 19th January 2018.

*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).

Mastercard Europe Intra European

Mastercard Consumer Credit and Debit Card Interchange Rates

Intra European fallback 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 fallback rates apply.

Fee Tier	Consumer Credit, Electronic Credit	Gold Credit	Platinum Credit	World Credit, World Black Credit	World Elite Credit/World Signia Credit	Prepaid Consumer Credit	Prepaid Platinum Credit	Debit Consumer, Debit Prepaid, Debit World, Debit World Elite
Contactless ≤€25*	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.85%	1.14%
MasterPass Wallet								
Chip	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.85%	1.14%
Enhanced Electronic	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.85%	1.29%
Merchant UCAF	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.85%	1.29%
Full UCAF	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.85%	1.49%
Base	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.85%	1.64%

The rates on this page are current and became effective on 16th October 2014.

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

Maestro Consumer Debit Card Interchange Rates

Intra European fallback 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 fallback rates apply.

Fee Tier	Maestro Consumer	Maestro Prepaid Consumer, Commercial	Maestro Small Business
Contactless ≤€25*	0.75%+€0.03	0.75%+€0.03	1.15%
MasterPass Wallet			
Chip	0.70%+€0.05	0.70%+€0.05	1.70%
Chip – Late Presentment	1.10%+€0.05	1.10%+€0.05	2.10%
PIN-Verified	0.85%+€0.05	0.85%+€0.05	1.80%
Signature Verified	1.10%+€0.05	1.10%+€0.05	2.10%
Secure Ecommerce	1.50%+€0.05	1.50%+€0.05	1.95%
MOTO**	1.50%+€0.05	1.50%+€0.05	1.95%

The rates on this page are current and became effective on 15th October 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Maestro acceptance criteria.
**Maestro MOTO is permitted only for refund transactions.

Mastercard Commercial Credit Card Interchange Rates

Intra European fallback 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 fallback 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	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%	
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%

The rates on this page are current and became effective on 15th October 2015.

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

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 Credit, Electronic Credit	Gold Credit	Platinum Credit	World Credit, World Black Credit	World Elite Credit, World Signia Credit	Prepaid Consumer Credit	Prepaid Platinum Credit	Debit Consumer, Debit Prepaid, Debit World, Debit World Elite
Contactless ≤€25*	0.80%	0.80%	0.80%	0.80%	0.80%	0.55%	0.80%	0.80%
MasterPass Wallet								
Chip	0.80%	0.80%	0.80%	1.30%	1.50%	0.55%	0.80%	0.80%
Enhanced Electronic	0.95%	0.95%	0.95%	1.40%	1.60%	0.70%	0.95%	0.95%
Merchant UCAF	0.95%	0.95%	0.95%	1.40%	1.60%	0.70%	0.95%	0.95%
Full UCAF	1.15%	1.15%	1.15%	1.55%	1.75%	0.75%	1.15%	1.15%
Base	1.20%	1.20%	1.20%	1.70%	1.90%	0.85%	1.20%	1.20%

The rates on this page are current and became effective on 16th October 2014.

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

Maestro Consumer Debit Card Interchange Rates

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

The rates on this page are current and became effective on 15th October 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Mastercard acceptance criteria.
**Maestro MOTO is permitted only for refund transactions.

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	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%	
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%

The rates on this page are current and became effective on 15th October 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Mastercard acceptance criteria.

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
Contactless ≤€25*	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%
MasterPass Wallet							
Chip	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%
Enhanced Electronic	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%
Merchant UCAF	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%
Full UCAF	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.49%
Base	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.64%

The rates on this page are current and became effective on 15th October 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Mastercard acceptance criteria.

Maestro Consumer Debit Card Interchange Rates

Fee Tier	Maestro Consumer	Maestro Prepaid Consumer, Commercial	Maestro Small Business
Contactless ≤€25*	0.75%+€0.03	0.75%+€0.03	1.15%
MasterPass Wallet			
Chip	0.70%+€0.05	0.70%+€0.05	1.70%
Chip – Late Presentment	1.10%+€0.05	1.10%+€0.05	2.10%
PIN-Verified	0.85%+€0.05	0.85%+€0.05	1.80%
Signature Verified	1.10%+€0.05	1.10%+€0.05	2.10%
Secure Ecommerce	1.50%+€0.05	1.50%+€0.05	1.95%
MOTO**	1.50%+€0.05	1.50%+€0.05	1.95%

The rates on this page are current and became effective on 15th October 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Mastercard acceptance criteria.
**Maestro MOTO is permitted only for refund transactions.

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	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%	
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%

The rates on this page are current and became effective on 15th October 2015.

*For transactions less than or equal to EUR25 only. Transactions greater than EUR25 are processed under normal Mastercard acceptance criteria.

Mastercard International

Mastercard Consumer and Commercial Credit Card Interchange Rates

Fee Tier	Consumer	Consumer Premium	Consumer Super Premium	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	1.60%	1.85%	1.98%	2.00%		2.00%
Electronic	1.10%	1.85%	1.98%	1.85%		
Merchant UCAF	1.44%	1.85%	1.98%			
Full UCAF	1.54%	1.85%	1.98%			
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 became effective on 15th October 2015.

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 became effective on 15th October 2015.

Mastercard Glossary

Eastern Subregion	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.
Europe EEA Subregion	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).
Full UCAF	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.
Incentive Fees	Apply if the card processor meets the requirements and provides the required additional data.
Merchant UCAF	Ecommerce merchant offers 3D SecureCode.
Western Subregion	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[1]
Contactless ≤£30.00	0.20%	0.30%
EMV Chip		
Secure Electronic Commerce		
V.me by Visa[2]		
Parking ≤£35.00[3]		
Vending ≤£15.00[3]		

Fee Tier – Non-Secure	Immediate Debit	Credit, Deferred Debit, Charge Card[1]
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[4]		
Recurring Transaction[5]		
Standard/Non-Electronic		
Airline		
Airline Transaction At Chip Terminal		

The rates on this page are current and became effective on 1st 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[1]
Refund Card Present[6]	0.20%	0.30%
Refund MOTO – CNP[6]		
Refund Ecommerce[6]		

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

The rates on this page are current and became effective on 1st September 2016.

[1]Credit and Deferred Debit includes Visa Select transactions.
[2]UK V.me by Visa requires the Agent Unique ID to be filled in with "a9001".
[3]Domestic Parking and Vending Consumer POS transactions below the Contactless limit may qualify for the Contactless rate.
[4]Mail Order/Telephone Order (MOTO) transactions that fail to qualify for the UK CVV2 Fee will be assessed with the UK CNP/MOTO Fee.
[5]Recurring Transaction Fee requires the card processor and the merchant to be certified and participating in the Visa Account Updater and Stop Service.
[6]Applicable to refunds that fail to qualify for one of the Consumer incentive interchange fees (payable by the card issuer to the card processor).

Visa Commercial Credit and Debit Card Interchange Rates

Fee Tier	Business Immediate Debit	Credit, Deferred Debit
Business – Secure	0.20%+£0.01 (MIF Cap of £0.75 per transaction)	1.40%
Business Non–Secure	0.20%+£0.11 (MIF Cap of £1.50 per transaction)	1.40%
Business VGIS		1.40% minus £0.32
Business V.me[1]		1.40%
Business VGIS V.me[1]		1.40%
Business-to-Business Virtual Payments Product		2.00%
Corporate		1.70%
Corporate VGIS or LID		1.70% minus £0.32
Corporate V.me[1]		1.70%
Corporate VGIS or LID V.me[1]		1.70%
Purchasing		1.70%
Purchasing VGIS or LID		1.70% minus £0.32
Purchasing Tax		1.70% minus £0.16
Purchasing V.me[1]		1.70%
Purchasing VGIS or LID V.me[1]		1.70%
Purchasing Tax V.me[1]		1.70% minus £0.16
Small Market Expenses/Large Market Enterprise		0.30%

[1]UK V.me by Visa requires the Agent unique ID to be filled in with "a9001"

The rates on this page are current and became effective on 15th October 2017.

Visa European Intra EEA and Non-EEA

Please refer to the **Visa Glossary** for a definition of the Visa Intra EEA and Non-EEA Regions.

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		

The rates on this page are current and became effective on 9th December 2015.

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 29th April 2015 on interchange fees for card-based transactions.

The rates on this page are current and became effective on 9th December 2015.

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

Visa Commercial Credit and Debit Card Interchange Rates

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

The rates on this page are current and became effective on 13th October 2018.

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

[1]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 EUR0.60. Visa will review the country qualification annually.

[2]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 EUR0.50.

[3]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.

[4]Only applicable to intra-Europe EEA transactions.

Visa International

Visa Consumer and Commercial Credit and Debit Card Interchange Rates

Fee Tier	Immediate Debit Credit, Deferred Debit
Standard/Non-Electronic	1.60%
Chip Terminal	1.00%
Electronic Not Full Chip Data Terminal Chip Card	1.10%
Electronic Not Full Chip Data Terminal Mag-Stripe Card	1.10%
Chip ISS Mag-Stripe Terminal Chip Card	1.20%
Secure Ecommerce	1.44%

Fee Tier	Platinum (AP, LAC, CEMEA, EU Issued, Canada Issued Prepaid)	Signature (US Issued)	Signature (AP, LAC, CEMEA, EU Issued)	Signature Preferred (US Issued)	Infinite (Canada Issued)	Infinite (AP, LAC, CEMEA, EU Issued)	Infinite Privilege (Canada Issued)	Rewards
Premium	1.80%	1.80%			1.80%			1.80%
Super Premium			1.97%	1.97%		1.97%	1.97%	

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 became effective on 1st April 2017.

Visa Glossary

Intra EEA Region	Includes: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (Including French Guiana, Guadeloupe, Martinique, Reunion, Mayotte, Saint Bathelemy, Saint Martin (French Part), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway (Including Svalbard and Jan Mayen, Antartica), 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).
LID	Line Item Details.
MIF	Multilateral Interchange Fee.
Non-EEA Region	Includes: Andorra, Greenland, Israel, Monaco, San Marino, Switzerland, Turkey, Vatican City.
VGIS	Visa Global Invoice Specification.

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Global Payments is HSBC's preferred supplier for card processing in the UK.

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