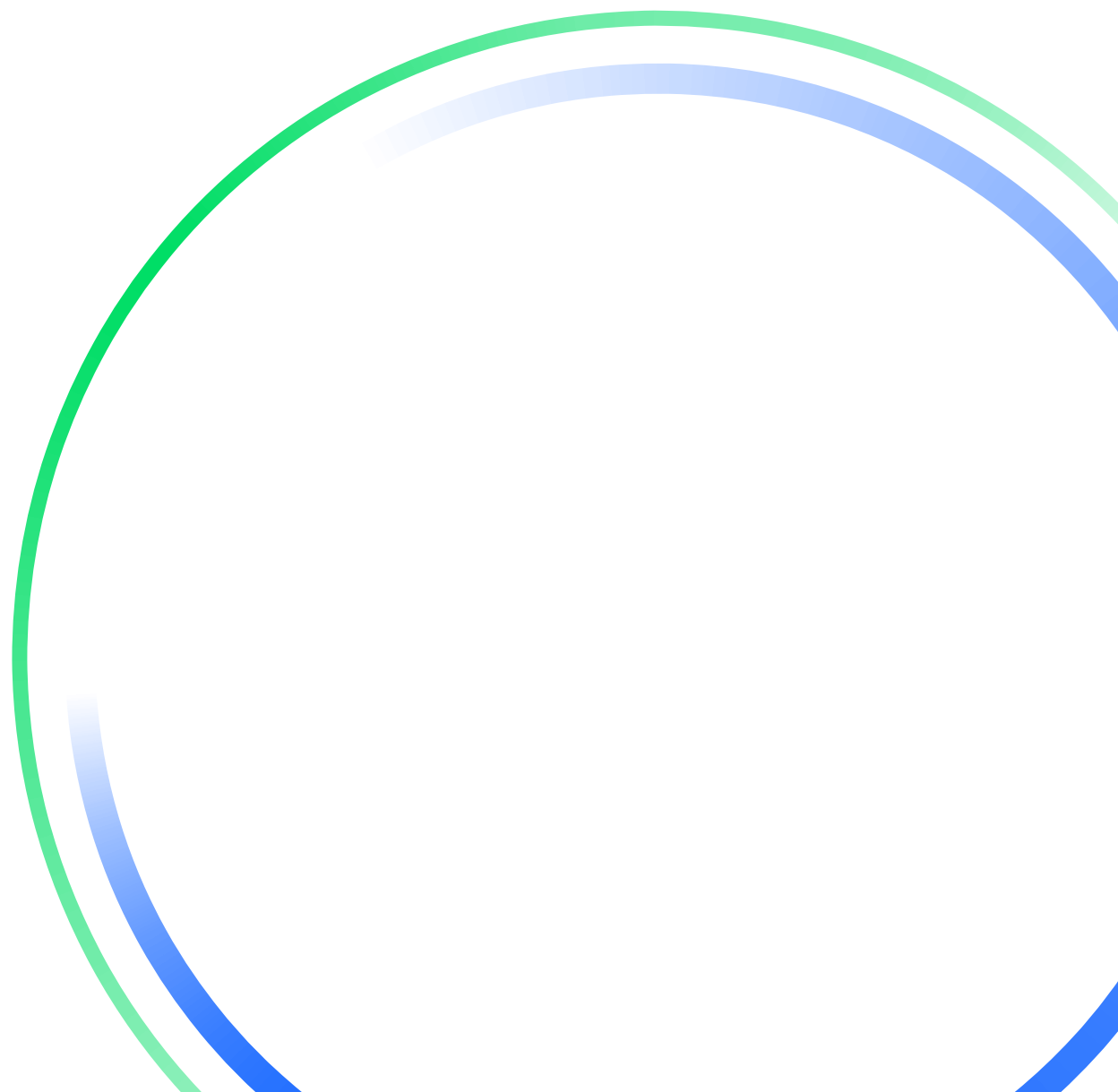


Interchange Rates: Mastercard and Visa **October 2021**



Amendment history

Version	Status	Date Issued	Comment	Originator	Reviewed By
ITABLE 05/2016	New	May-2016	New document.	Pricing Team	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.	Pricing Team	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.	Pricing Team	Marketing Team
ITABLE 04/2017	Update	Apr-2017	Update to include Visa Business-to-Business (B2B) Virtual Payments Product.	Pricing Team	Marketing Team
ITABLE 06/2017	Update	Jun-2017	Update to include Mastercard Commercial Payments Account CNP rates.	Pricing Team	Marketing Team
ITABLE 05/2018	Update	May-2018	Update to include Intra EEA Mastercard Commercial Payments Account CNP rates.	Pricing Team	Core Product
ITABLE 10/2018	Update	Oct-2018	Update to Visa intra-Europe EEA and non-EEA Commercial interchange rates	Pricing Team	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	Pricing Team	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.	Pricing Team	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.	Pricing Team	Marketing Team
ITABLE 11/2019	Update	Nov-2019	Update to Visa Interchange Fees for Intra Europe EEA and non-EEA Business Prepaid Cards	Pricing Team	Marketing Team

ITABLE 08/2020	Update	Aug-2020	1) Update to Domestic Visa Me-To-Me rates for merchants under MCC 9311 (Tax Payments). 2) Visa will remove the Visa Commercial card additional information incentive interchange fee for enhanced data for all domestic corporate and business card transactions in Europe. Purchasing cards remain eligible for the incentive interchange fee. 3) Mastercard is introducing five new product codes and associated interchange rates for use within the existing Mastercard Enterprise Solution Wholesale Travel Program for card issued across all regions. 4) Mastercard is removing the merchant UCAF and Full UCAF Commercial Card interchange where the card is issued within the EEA (Including UK).	Pricing Team	Legal, Schemes, Compliance, Marketing
ITABLE 10/2020	Update	Oct-2020	1) Update to Mastercard Corporate Prepaid Rates for transactions that take place in the UK, where the card is issued within the UK or a European Economic Area (EEA) country. 2) Changes to the existing Visa Virtual B2B product for travel spend with the introduction of new product codes.	Pricing Team	Legal, Schemes, Compliance, Marketing
ITABLE 01/2021	Update	Jan-2021	Mastercard is aligning the rates of contactless Interchange tiers with the rates of any Chip tiers for commercial products in the European Economic Area (EEA)* region.	Pricing Team	Legal, Schemes, Compliance, Marketing
ITABLE 04/2021	Update	Apr-2021	Update to Visa Commercial Interchange rates for Intra-EEA and Intra Non-EEA transactions	Pricing Team	Legal, Schemes, Compliance, Marketing
ITABLE 10/2021	Update	Oct-2021	Update to Visa Consumer & Commercial interchange rates for transactions acquired in the UK, where the card is issued in an EEA country (Intra-EEA)	Pricing Team	Legal, Schemes, Compliance, Marketing

Note: Following the commitments made to the European Commission on 29th 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 19th 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 ≤£45*	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%

*Contactless limit increased to £45 from 1st April 2020

The rates on this page are current and valid as of 1st April 2020.

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 ≤£45****	0.20%	0.20%	0.20%	0.20%	0.20%	0.70%	0.95%
Contactless >£45****		0.20%	0.20%	0.20%	0.20%	0.70%	0.95%
Contactless Terminal	0.20%	0.20%			0.20%	0.70%	0.95%
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%***		
Full UCAF		0.20%	0.20%	0.20%	0.20%***		
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.

***Rates apply to consumer cards only

****Contactless limit increased to £45 from 1st April 2020

The rates on this page are current and valid as of 24th January 2021.

Mastercard Commercial Credit Card Interchange Rates

Fee Tier	Corporate Card	Purchasing Card	Fleet Card	Business Card	Enterprise Freight Programme	Commercial Prepaid Card	Corporate Prepaid Card
Contactless ≤£45**	1.50%	1.50%	1.50%	1.30%		1.30%	1.80%
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%	1.80%
Enhanced Electronic	1.60%	1.60%	1.60%	1.40%		1.40%	1.80%
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%			
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	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).

**Contactless limit increased to £45 from 1st April 2020

The rates on this page are current and valid as of 16th October 2020.

Mastercard Global Wholesale Travel Programme B2B¹

Fee Tier	Consumer, Electronic
MBS - Mastercard B2B Product 1	2.00%
MBA - Mastercard B2B Product 2	1.80%
MBG - Mastercard B2B Product 3	1.60%
MBH - Mastercard B2B Product 4	1.40%
MBI - Mastercard B2B Product 5	1.20%
MBJ - Mastercard B2B Product 6	1.00%

¹The Wholesale Travel Program interchange applies to wholesale travel transactions acquired anywhere in the world that are initiated with a virtual Mastercard account number associated with any of the applicable wholesale travel product codes, and is only applicable to merchants registered under certain MCC's (Airline, Cruise/Steamship, Global Wholesale Travel Other, Lodging, Railways, Automobile/Vehicle Rental).

The rates on this page are current and valid as of 17th July 2020.

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 ≤€50*	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%

*For transactions less than or equal to €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

The rates on this page are current and valid as of 1st April 2020.

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 ≤€50*	0.20%	0.20%	0.40%+€0.05	1.25%
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 €50 only. Transactions greater than €50 are processed under normal Maestro acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

**Maestro MOTO is permitted only for Refund Transactions.

The rates on this page are current and valid as of 24th January 2021.

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	Enterprise Freight Programme	Commercial Prepaid Card	Corporate Prepaid Card
Contactless							1.80%
MasterPass Wallet	1.60%	1.35%	1.35%	1.35%		1.35%	
Chip	1.50%	1.25%	1.25%	1.25%		1.25%	1.80%
Enhanced Electronic	1.60%	1.35%	1.35%	1.35%		1.35%	1.80%
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%			
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%	€ 0.50	-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	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 16th October 2020.

Mastercard Global Wholesale Travel Programme B2B¹

Fee Tier	Consumer, Electronic
MBS - Mastercard B2B Product 1	2.00%
MBA - Mastercard B2B Product 2	1.80%
MBG - Mastercard B2B Product 3	1.60%
MBH - Mastercard B2B Product 4	1.40%
MBI - Mastercard B2B Product 5	1.20%
MBJ - Mastercard B2B Product 6	1.00%

¹The Wholesale Travel Program interchange applies to wholesale travel transactions acquired anywhere in the world that are initiated with a virtual Mastercard account number associated with any of the applicable wholesale travel product codes, and is only applicable to merchants registered under certain MCC's (Airline, Cruise/Steamship, Global Wholesale Travel Other, Lodging, Railways, Automobile/Vehicle Rental).

The rates on this page are current and valid as of 17th July 2020.

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 19th 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 ≤€50*	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 €50 only. Transactions greater than €50 are processed under normal Maestro acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

**Maestro MOTO is permitted only for Refund Transactions.

The rates on this page are current and valid as of 1st April 2020.

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 ≤€50*	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%
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 €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

The rates on this page are current and valid as of 17th July 2020.

Mastercard Global Wholesale Travel Programme B2B¹

Fee Tier	Consumer, Electronic
MBS - Mastercard B2B Product 1	2.00%
MBA - Mastercard B2B Product 2	1.80%
MBG - Mastercard B2B Product 3	1.60%
MBH - Mastercard B2B Product 4	1.40%
MBI - Mastercard B2B Product 5	1.20%
MBJ - Mastercard B2B Product 6	1.00%

¹The Wholesale Travel Program interchange applies to wholesale travel transactions acquired anywhere in the world that are initiated with a virtual Mastercard account number associated with any of the applicable wholesale travel product codes, and is only applicable to merchants registered under certain MCC's (Airline, Cruise/Steamship, Global Wholesale Travel Other, Lodging, Railways, Automobile/Vehicle Rental).

The rates on this page are current and valid as of 17th July 2020.

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 19th 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 ≤€50*	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

*For transactions less than or equal to €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

The rates on this page are current and valid as of 1st April 2020.

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 ≤€50*	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%
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 €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

The rates on this page are current and valid as of 1st April 2020.

Mastercard Global Wholesale Travel Programme B2B¹

Fee Tier	Consumer, Electronic
MBS - Mastercard B2B Product 1	2.00%
MBA - Mastercard B2B Product 2	1.80%
MBG - Mastercard B2B Product 3	1.60%
MBH - Mastercard B2B Product 4	1.40%
MBI - Mastercard B2B Product 5	1.20%
MBJ - Mastercard B2B Product 6	1.00%

¹The Wholesale Travel Program interchange applies to wholesale travel transactions acquired anywhere in the world that are initiated with a virtual Mastercard account number associated with any of the applicable wholesale travel product codes, and is only applicable to merchants registered under certain MCC's (Airline, Cruise/Steamship, Global Wholesale Travel Other, Lodging, Railways, Automobile/Vehicle Rental).

The rates on this page are current and valid as of 17th July 2020.

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 ≤€50*	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%

*For transactions less than or equal to €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

The rates on this page are current and valid as of 1st April 2020.

Maestro Consumer Debit Card Interchange Rates

Fee Tier	Maestro Consumer	Maestro Prepaid Consumer, Commercial	Maestro Small Business
Contactless ≤€50*	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%
Refund Transactions		75% of Sale Transaction Interchange***	75% of Sale Transaction Interchange

*For transactions less than or equal to €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

**Maestro MOTO is permitted only for Refund Transactions.

***Commercial only.

The rates on this page are current and valid as of 1st April 2020.

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 ≤€50*	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%
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 €50 only. Transactions greater than €50 are processed under normal Mastercard acceptance criteria (Contactless limit increased to €50 from 1st April 2020).

The rates on this page are current and valid as of 1st April 2020.

Mastercard Global Wholesale Travel Programme B2B¹

Fee Tier	Consumer, Electronic
MBS - Mastercard B2B Product 1	2.00%
MBA - Mastercard B2B Product 2	1.80%
MBG - Mastercard B2B Product 3	1.60%
MBH - Mastercard B2B Product 4	1.40%
MBI - Mastercard B2B Product 5	1.20%
MBJ - Mastercard B2B Product 6	1.00%

¹The Wholesale Travel Program interchange applies to wholesale travel transactions acquired anywhere in the world that are initiated with a virtual Mastercard account number associated with any of the applicable wholesale travel product codes, and is only applicable to merchants registered under certain MCC's (Airline, Cruise/Steamship, Global Wholesale Travel Other, Lodging, Railways, Automobile/Vehicle Rental).

The rates on this page are current and valid as of 17th July 2020.

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			
Large Ticket			0.9%+USD30.00
Purchasing Data Rate II			1.70%

The rates on this page are current and valid as of on 17th July 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 15th October 2015.

Mastercard Global Wholesale Travel Programme B2B¹

Fee Tier	Consumer, Electronic
MBS - Mastercard B2B Product 1	2.00%
MBA - Mastercard B2B Product 2	1.80%
MBG - Mastercard B2B Product 3	1.60%
MBH - Mastercard B2B Product 4	1.40%
MBI - Mastercard B2B Product 5	1.20%
MBJ - Mastercard B2B Product 6	1.00%

¹The Wholesale Travel Program interchange applies to wholesale travel transactions acquired anywhere in the world that are initiated with a virtual Mastercard account number associated with any of the applicable wholesale travel product codes, and is only applicable to merchants registered under certain MCC's (Airline, Cruise/Steamship, Global Wholesale Travel Other, Lodging, Railways, Automobile/Vehicle Rental).

The rates on this page are current and valid as of 17th July 2020.

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 ≤£45*	0.20%	0.30%
EMV Chip		
Secure Electronic Commerce		
V.me by Visa²		
Parking ≤£35.00³		
Vending ≤£15.00³		

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 – MOTO⁴		
Recurring Transaction⁵		
Standard/Non-Electronic		
Airline		
Airline Transaction At Chip Terminal		

*Contactless limit increased to £45 from 1st April 2020

¹Credit and Deferred Debit includes Visa Select transactions.

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

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

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

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

The rates on this page are current and valid as of 1st April 2020.

Registered Me-to-Me Payment Merchants

Only transactions processed under certain MCC's are eligible: (MCC 6012—Financial Institutions—Merchandise, Services, and Debt Repayment, MCC 6211—Security Brokers / Dealers, MCC 9311—Tax Payments, MCC 9399—Government Services).

Within each applicable qualifying MCC, at a merchant contract level and based on the previous calendar year, the merchant has an average transaction value (ATV) greater than £1,000 for UK domestic debit transactions.

Fee Tier - Secure	Immediate Debit (MCC 9311 – Tax Payments (as of 16 th Jan 2020))	Immediate Debit (All other MCC's)
Contactless ≤£45*	0.20% (MIF Cap of £0.40 per transaction)	0.20% (MIF Cap of £0.50 per transaction)
EMV Chip	0.20% (MIF Cap of £0.40 per transaction)	0.20% (MIF Cap of £0.50 per transaction)
Secure Electronic Commerce	0.20% (MIF Cap of £0.40 per transaction)	0.20% (MIF Cap of £0.50 per transaction)

Fee Tier – Non-Secure	Immediate Debit (MCC 9311 – Tax Payments (as of 16 th Jan 2020))	Immediate Debit (All other MCC's)
Standard	0.20% (MIF Cap of £0.40 per transaction)	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 Present⁶	0.20%	0.30%
Refund MOTO – CNP⁶		
Refund Ecommerce⁶		

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

*Contactless limit increased to £45 from 1st April 2020

¹Credit and Deferred Debit includes Visa Select transactions.

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

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

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

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

⁶Applicable 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 1st April 2020.

Visa Commercial Credit and Debit Card Interchange Rates

Fee Tier	Business Immediate Debit	Credit, Deferred Debit	Business Prepaid
Business – Secure	0.30%+£0.05 (MIF Cap of £5.00 per transaction)	1.40%	
Business Non–Secure	0.30%+£0.10 (MIF Cap of £5.00 per transaction)	1.40%	
Business – Secure me–to–me (MCC 9311 - Tax Payments (as of 16th Jan 2020))	0.30%+£0.05 (MIF Cap of £0.75 per transaction)		
Business – Non–Secure me–to–me (MCC 9311 - Tax Payments (as of 16th Jan 2020))	0.30%+£0.10 (MIF Cap of £0.75 per transaction)		
Business – Secure me–to–me (All Other MCC's)²	0.30%+£0.05 (MIF Cap of £1.50 per transaction)		
Business – Non–Secure me–to–me (All Other MCC's)²	0.30%+£0.10 (MIF Cap of £1.50 per transaction)		
Business Prepaid – All Transactions			1.40%
Business V.me¹		1.40%	
Corporate		1.70%	
Corporate V.me¹		1.70%	
Purchasing		1.70%	
Purchasing VGIS or LID		1.70% minus £0.32	
Purchasing Tax		1.70% minus £0.16	
Purchasing V.me¹		1.70%	
Purchasing VGIS or LID V.me¹		1.70%	
Purchasing Tax V.me¹		1.70% minus £0.16	
Small Market Expenses/Large Market Enterprise		0.30%	

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

²See top of page 26 for applicable MCC's

The rates on this page are current and valid as of 17th October 2020.

Visa Business-to-Business Virtual Payments

Fee Tier	Consumer, Electronic
Business-to-Business Virtual Payments Product	2.00%
Business-to-Business Virtual Payments Program 1	0.80%
Business-to-Business Virtual Payments Program 2	1.00%
Business-to-Business Virtual Payments Program 3	1.20%
Business-to-Business Virtual Payments Program 4	1.40%
Business-to-Business Virtual Payments Program 5	1.60%
Business-to-Business Virtual Payments Program 6	1.80%

The rates on this page are current and valid as of 17th October 2020.

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

Fee Tier	Immediate Debit (Including VPAY)	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%

Visa Commercial Interchange Rates

Fee Tier	Business Debit, Business Prepaid, Business Credit, Deferred Debit, Platinum Business Credit + Debit, Infinite Business Credit + Debit	Corporate, Purchasing
EMV Chip (incl. C'Less)	1.60%	1.80%
Electronic Commerce		
Standard		

The rates on this page are current and valid as of 16th October 2021.

Visa Business-to-Business Virtual Payments

Fee Tier	Credit, Deferred Debit
Business-to-Business Virtual Payments Product	2.00%
Business-to-Business Virtual Payments Program 1	0.80%
Business-to-Business Virtual Payments Program 2	1.00%
Business-to-Business Virtual Payments Program 3	1.20%
Business-to-Business Virtual Payments Program 4	1.40%
Business-to-Business Virtual Payments Program 5	1.60%
Business-to-Business Virtual Payments Program 6	1.80%

The rates on this page are current and valid as of 17th April 2021.

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%		
Business-to-Business Virtual Payments Program 1	0.80%		
Business-to-Business Virtual Payments Program 2	1.00%		
Business-to-Business Virtual Payments Program 3	1.20%		
Business-to-Business Virtual Payments Program 4	1.40%		
Business-to-Business Virtual Payments Program 5	1.60%		
Business-to-Business Virtual Payments Program 6	1.80%		
Commercial Card	2.00%	2.00%	2.00%

The rates on this page are current and valid as of 17th October 2020.

Visa Glossary

Intraregional Europe EEA Countries	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, Saint Helena, Ascension and Tristan Da Cunha Helena, South Georgia and the South Sandwich Islands).
LID	Line Item Details.
MIF	Multilateral Interchange Fee.
Intraregional Europe Non-EEA Countries	Includes: Andorra, Israel, Monaco, San Marino, Switzerland, Turkey, Vatican City.
VGIS	Visa Global Invoice Specification.

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***Lines are open from 9am to 6pm, Monday to Friday, except public holidays.**

If you have a speech or hearing impairment, you can call us using the Relay Service by dialling 18001 followed by 0345 702 3344

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