

Interchange rates and scheme fee guide

This is a reference guide that we are required to share with you by law. The aim is to provide you with more information about the direct costs, called interchange and scheme fees, which we pay when we process transactions for you. Take note, none of this information changes your Merchant Service charges or any other charges that you pay us, as detailed in your Charges and Fees schedule.

- Interchange: The fee we pay to the card issuer, i.e. your customers' banks
- Scheme fee: the fees we pay to the schemes, i.e. Visa or Mastercard

Both of these fees vary based on the card type, jurisdiction (dictated by the location of you, us, and the card issuer) and qualifying criteria (i.e. but not limited to how the transaction is processed, e.g. contactless or online) of the transaction.

EU Regulations cap the interchange charged on cards for consumers at a maximum of 0.3% (credit) and 0.2% (debit) for transactions where you, us and the card issuer are within the EEA. There is no cap on the interchange charged on corporate cards.

UK legislation caps the interchange charged on cards for consumers at a maximum of 0.3% (credit) and 0.2% (debit) for transactions where you, us and the card issuer are within the UK. There is no cap on the interchange charged on corporate cards.

Please be aware that the rates of the fees (shown below) are an indication of the cost that would apply to any business based in the UK or the EU.

| Charge type/Statement narrative | Interchange | Scheme fees |
|---|----------------------|--------------------------------|
| Visa Consumer Debit ^{1,2,3} | 0.1% to 0.2% | 0.7p + 0.01% to 0.11% |
| Domestic Visa Vpay | 0.1% to 0.2% | 0.7p + 0.01% to 0.11% |
| Domestic Maestro ^{4,6} | 0.1% to 0.2% | 0.1p to 3.4p + 0.00% to 0.23% |
| Domestic Mastercard Debit ^{4,5} | 0.1% to 0.2% | 0.1p to 3.4p + 0.00% to 0.23% |
| Diners Consumer Debit | 0.2% to 1.5% | 0.12%-0.45% |
| UPI Consumer Debit | 0.2% to 1.5% | 0%-0.2% |
| Visa International Debit | 0.2% to 1.97% | 1.5p to 9.3p + 0.01% to 0.66% |
| International Visa Vpay | 0.2% to 1.97% | 1.5p to 9.3p + 0.01% to 0.66% |
| Maestro International Debit ⁶ | 0.2% to 1.05% | 0.1p to 18.8p + 0.08% to 0.92% |
| Mastercard international debit | 0.2% to 1.98% | 0.1p to 18.8p + 0.08% to 0.92% |
| Visa consumer credit | 0.3% to 1.97% | 0.7p to 9.3p + 0.01% to 0.66% |
| Mastercard consumer credit | 0.3% to 2.10% | 0.1p to 18.8p + 0.03% to 0.92% |
| Diners consumer credit | 0.3% to 1.5% | 0.12%-0.45% |
| UPI consumer credit | 0.3% to 1.5% | 0.01€ + 0.012% |
| Visa premium consumer credit | 0.3% to 1.97% | 0.7p to 9.3p + 0.01% to 0.66% |
| Mastercard premium credit | 0.3% to 1.98% | 0.1p to 18.8p + 0.03% to 0.92% |
| JCB Credit | 0.2% to 1.5% | 0.06€ + 0.05% |
| Visa commercial credit ^{7,8} | 0.3% to 2.0% | 0.7p to 9.3p + 0.01% to 0.66% |
| Mastercard commercial credit ⁸ | 0.3% to 2.25% | 0.1p to 18.8p + 0.03% to 0.92% |
| Diners commercial credit | 1.75% | 0.12% to 0.45% |
| UPI commercial credit | 1.1% to 1.5% or 0.6€ | 0.01€ + 0.012% |
| Visa business debit ^{9,10} | 0.5% to 2.0% | 0.7p to 9.3p + 0.01% to 0.66% |
| Mastercard commercial debit ⁴ | 0.95% to 2.1% | 0.1p to 18.8p + 0.08% to 0.92% |
| Diners commercial debit | 1.75% | 0.12% to 0.45% |
| UPI commercial debit | 1.1% to 1.5% | 0.01€ + 0.012% |

- 1 For registered 'Me to Me' merchants with Merchant Category Codes 6012, 6211 or 9399, consumer transaction interchange is capped at 50p (secure) and £1.00 (non-secure). 'Me to Me' Transactions with Merchant Category Code 9311 have interchange capped at 40p
- 2 (IRL) For Ireland domestic debit and prepaid transaction interchange, a cap of 1 euro will apply for EMV Chip transactions, and 2 euros for Electronic Commerce and Standard transactions
- 3 Visa UK Domestic debit purchase with cashback and cashback without purchase transactions will attract a service fee of 20p for the cash back part of the transaction. This is in addition to the interchange fee shown in the table. Note: the 20p service fee applies to transactions undertaken in specific postcode locations only, as set by Visa
- 4 UK Domestic Mastercard and Maestro consumer and Commercial debit and prepaid transactions under Merchant Category Codes 6012, 6211, 9399 and 9311 achieve interchange rates of 0.2% with caps under the Government and Personal Payments (GPP) Interchange Fee program
- 5 UK domestic debit Mastercard purchase with cash back and cash back without purchase transactions will attract a service fee of 12p for the cash back part of the transaction. Irish domestic debit Mastercard purchase with cash back transactions will attract a service fee of 13 euro cents. This is in addition to the interchange fee shown in the table
- 6 For some jurisdictions, interchange rates for certain products are defined in % and PPT (pence or Euro pence per transaction). PPT elements can be defined in different currencies
- 7 Small Market Expense and Large Market Enterprise transactions attract capped interchange rates of 0.3% in EU and UK regulated jurisdictions
- 8 Large Ticket Programs: rates include % and PPT elements
- 9 For UK merchants with Merchant Category Codes 6012, 6211 or 9399, domestic Me to Me commercial secure and non-secure transaction interchange is capped at £1.50. Me to Me transactions with MCC code 9311 have interchange capped at 75p
- 10 For UK merchants registered for Visa's Merchant Performance Program, domestic Visa business debit interchange is capped at £2.50. For intra Europe / European domestic jurisdictions, variable caps based on jurisdiction and Merchant Category Codes apply. A minimum of 35 euro cents may apply for intra business prepaid transactions

Notes

Mastercard refunds are treated separately from the original purchase and have service fees applied – either capped at €0.05 or currency equivalent – or for commercial cards a variable percentage of the original purchase interchange rate will apply (65%/75%/85%). Where the Mastercard consumer card is interregional, the rate that applied to the sale will also be applied to the refund.

Visa Consumer card refunds on cards issued outside EEA used within EEA will attract 0% as of October 2019 (EU regulations). A 0% rate will also apply to consumer refunds between the UK and EEA as of 16 October 2021. In addition, 0% rate will apply to certain commercial debit interregional refunds from the UK and EEA.

Visa Original Credit Transactions: Standard Inter-Client Fees of 0.25% will apply for consumer and

commercial transactions in the Europe region. These are capped at £0.08 in UK Domestic jurisdiction and €0.09 or equivalent for Domestic European, Intra EEA and Intra-Europe non-EEA between EEA and UK jurisdiction for online gambling transactions. A lower cap of €0.04 or equivalent applies to Domestic in the EEA, UK Domestic, Intra-Europe EEA and Intra-Europe non-EEA between EEA and UK for non-online gambling payout Original Credit Transactions. Visa Direct (SMS) not presented.

Mastercard Payment Transaction rates are €0.65 (all European jurisdictions) and 0.19% + \$0.53 ppt for inter-regional jurisdiction.

Charges and Fees Schedules may aggregate some commercial product and qualification types into a single 'Commercial' grouping for comparison purposes.

Mastercard Instalment Payment Program virtual card transactions will attract an interchange rate of 0.3%.

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