

# **UK - Domestic Interchange Fees**

### Consumer Card Interchange Fees

Valid from: 01-Apr-20

Payment Product	Fee Tier	General	Governement & Personal Payments (6)
Mastercard Consumer Credit	Contactless	0.30%	-
	Chip & PIN	0.30%	-
	Merchant UCAF	0.30%	-
	Full UCAF	0.30%	-
	Enhanced Electronic	0.30%	-
	Base	0.30%	-
	MasterPass Wallet	0.30%	-
	Purchase at ATM	0.30%	-
	Purchase at ATM (late presentment)	0.30%	-
	Approved Charity Waiver	0.00%	-
	Merchant Rebate	0.00%	-
Mastercard Consumer Debit	Contactless (1)	0.20%	0.20% (Max GBP1.00)
Mastercard Consumer Prepaid	Contactless Terminal (3)	0.20%	0.20% (Max GBP1.00)
Debit Mastercard Consumer	Contactless High Value (2)(3)	0.20%	0.20% (Max GBP1.00)
	Chip & PIN	0.20%	0.20% (Max GBP1.00)
	Merchant UCAF	0.20%	0.20% (Max GBP1.00)
	Full UCAF	0.20%	0.20% (Max GBP1.00)
	Enhanced Electronic (4)	0.20%	0.20% (Max GBP1.00)
	Base	0.20%	0.20% (Max GBP1.00)
	MasterPass Wallet	0.20%	0.20% (Max GBP1.00)
	Purchase at ATM	0.20%	-
	Purchase at ATM (late presentment)	0.20%	-
	Approved Charity Waiver	0.00%	-
	Merchant Rebate	0.00%	-
Maestro Consumer	Contactless	0.20%	0.20% (Max GBP1.00)
Maestro Consumer Prepaid	Contactless Terminal	0.20%	0.20% (Max GBP1.00)
	Contactless Card	0.20%	0.20% (Max GBP1.00)
	Chip & PIN	0.20%	0.20% (Max GBP1.00)
	Secure e- & m-commerce	0.20%	0.20% (Max GBP1.00)
	Mail Order /Telephone Order (5)	0.20%	0.20% (Max GBP1.00)
	Base	0.20%	0.20% (Max GBP1.00)
	MasterPass Wallet	0.20%	0.20% (Max GBP1.00)
	Purchase at ATM	0.20%	-
	Purchase at ATM (late presentment)	0.20%	-
	Approved Charity Waiver	0.00%	-
	Merchant Rebate	0.00%	-

<sup>(1)</sup> For Debit Mastercard Consumer transaction amounts less than or equal to GBP 30.00  $\,$ 

<sup>(2)</sup> For transaction amounts more than GBP 30.00

<sup>(3)</sup> For Debit Mastercard Consumer only

<sup>(4)</sup> IRD 84 is not applicable to Debit Mastercard World and Debit Mastercard World Elite

<sup>(5)</sup> Credit refund transactions only

<sup>(6)</sup> Applicable to MCCs 6012, 6211, 9399, 9311



## **UK - Domestic Interchange Fees**

#### **Commercial Card Interchange Fees**

Valid from: 22-Jan-21

Payment Product	Fee Tier	General	B2B (7)	Governement & Personal Payments (10)
Mastercard Corporate	Contactless	1.50%	1.50%	0.20% (Max GBP1.50)
Mastercard FleetCard	Chip & PIN	1.50%	1.50%	0.20% (Max GBP1.50)
Mastercard Purchasing Card	Enhanced Electronic	1.60%	1.60%	0.20% (Max GBP1.50)
Mastercard World Preferred	Base	1.90%	1.90%	0.20% (Max GBP1.50)
	MasterPass	1.60%	1.60%	0.20% (Max GBP1.50)
	Purchase at ATM	1.50%	1.50%	-
	Purchase at ATM (late presentment)	1.90%	1.90%	_
	Approved Charity Waiver	0.00%	0.00%	_
	Merchant Rebate	0.00%	0.00%	_
	Large Ticket Level 1 (2)(3)	1.00% + GBP 12.00	1.00% + GBP 12.00	0.20% (Max GBP1.50)
	Large Ticket Level 1 (2)(3)	0.75% + GBP 27.00	0.75% + GBP 27.00	0.20% (Max GBP 1.50) 0.20% (Max GBP1.50)
	Incentive (5)	-0.30%	-0.30%	0.20 % (IVIDX OBF 1.50)
	<del> </del>			- 0.200/ (Many CDD1 FO)
Mastercard Corporate Prepaid	Contactless	1.80%	1.80%	0.20% (Max GBP1.50)
	Chip & PIN	1.80%	1.80%	0.20% (Max GBP1.50)
	Enhanced Electronic	1.80%	1.80%	0.20% (Max GBP1.50)
	Base	1.90%	1.90%	0.20% (Max GBP1.50)
	MasterPass	1.80%	1.80%	0.20% (Max GBP1.50)
	Purchase at ATM	1.80%	1.80%	<b> </b> -
	Purchase at ATM (late presentment)	1.90%	1.90%	-
	Incentive (5)	-0.30%	-0.30%	-
Mastercard Business	Contactless	1.30%	1.30%	0.20% (Max GBP1.50)
Mastercard Professional Card	Chip & PIN	1.30%	1.30%	0.20% (Max GBP1.50)
Mastercard Prepaid Commercial	Enhanced Electronic	1.40%	1.40%	0.20% (Max GBP1.50)
	Base	1.70%	1.70%	0.20% (Max GBP1.50)
	MasterPass	1.40%	1.40%	0.20% (Max GBP1.50)
	Purchase at ATM	1.30%	1.30%	0.2070 (Max GBI 1.30)
	Purchase at ATM (late presentment)	1.70%	1.70%	
	Approved Charity Waiver	0.00%	0.00%	-
	Merchant Rebate	0.00%	0.00%	-
		II.		-
District to the state of the st	Incentive (5)	-0.30%	-0.30%	- 0.000/ (14 CDD1 50)
Debit Mastercard Business	Contactless Terminal	0.70%	0.70%	0.20% (Max GBP1.50)
Debit Mastercard Corporate Prepaid	Contactless (1)	0.70%	0.70%	0.20% (Max GBP1.50)
	Contactless High Value (6)	0.70%	0.70%	0.20% (Max GBP1.50)
	Chip & PIN	0.70%	0.70%	0.20% (Max GBP1.50)
	Enhanced Electronic	1.10%	1.10%	0.20% (Max GBP1.50)
	Base	1.10%	1.10%	0.20% (Max GBP1.50)
	MasterPass	0.80%	0.80%	0.20% (Max GBP1.50)
	Purchase at ATM	0.70%	0.70%	-
	Purchase at ATM (late presentment)	1.10%	1.10%	-
	Approved Charity Waiver	0.00%	0.00%	-
	Merchant Rebate	0.00%	0.00%	
Business Premium Debit	Contactless Terminal	0.95%	0.95%	0.20% (Max GBP1.50)
	Contactless (1)	0.95%	0.95%	0.20% (Max GBP1.50)
	Contactless High Value (6)	0.95%	0.95%	0.20% (Max GBP1.50)
	Chip & PIN	0.95%	0.95%	0.20% (Max GBP 1.50) 0.20% (Max GBP 1.50)
	Enhanced Electronic	1.35%	1.35%	0.20% (Max GBP 1.50) 0.20% (Max GBP 1.50)
	Base	1.35%	1.35%	0.20% (Max GBP1.50)
	MasterPass	1.05%	1.05%	0.20% (Max GBP1.50)
	Purchase at ATM	0.95%	0.95%	<b> </b> -
	Purchase at ATM (late presentment)	1.35%	1.35%	-
	Approved Charity Waiver	0.00%	0.00%	-
	Merchant Rebate	0.00%	0.00%	
Mastercard Commercial Payments Account	Base	1.90%	1.90% (8) 1.00% (9)	-
	MasterPass	1.90%	1.90% (8)	
	iviaster Pass	1.70%	1.00% (9)	- 

- (1) For transaction amounts less than or equal to GBP 30.00
- (2) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card
- (3) For transaction amounts more than GBP 2,000.00
- (4) For transaction amounts more than GBP 6,000.00
- (5) Incentive not applicable to Large Ticket Level 1 and Large Ticket Level 2.
- (6) For transaction amounts more than GBP 30.00  $\,$
- (7) Applicable to ALL MCCs except Airline (4000–3299, 4511), Automobile/Vehicle Rental (4351–3500, 7512, 7513, 7519), Passenger Railways (5112), and Eating Places, Restaurants (6812)
- (8) For transaction amounts less than or equal to GBP 3,000.00
- (9) For transaction amounts more than GBP 3,000.00  $\,$
- (10) Applicable to MCCs 6012, 6211, 9399, 9311 and only with debit and prepaid products



### **UK - Additional Information**

#### Note:

- Extended Decimal Precision functionality will be applied to all cleared UK domestic transactions
- Purchase at ATM and purchase at ATM late presentment only available for MCC 4814, 6050, 6051, 4900
- A maximum amount of GBP 0.04 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)