



# UK - Domestic Interchange Fees

Valid from:  
23-Apr-22

## Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Government & 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 Installment Payment	Mastercard Installment Payments	0.30%	-
Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Contactless (1)	0.20%	0.20% (Max GBP1.00)
	Contactless Terminal (3)	0.20%	0.20% (Max GBP1.00)
	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 Maestro Consumer Prepaid	Contactless	0.20%	0.20% (Max GBP1.00)
	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%	-	

(1) For Debit Mastercard Consumer transaction amounts less than or equal to GBP 30.00

(2) For transaction amounts more than GBP 30.00

(3) For Debit Mastercard Consumer only

(4) IRD 84 is not applicable to Debit Mastercard World and Debit Mastercard World Elite

(5) Credit refund transactions only

(6) Applicable to MCCs 6012, 6211, 9399, 9311



# UK - Domestic Interchange Fees

Valid from:  
22-Jan-21

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	B2B (7)	Governement & Personal Payments (10)
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard World Preferred	Contactless	1.50%	1.50%	0.20% (Max GBP1.50)
	Chip & PIN	1.50%	1.50%	0.20% (Max GBP1.50)
	Enhanced Electronic	1.60%	1.60%	0.20% (Max GBP1.50)
	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 2 (2)(4)	0.75% + GBP 27.00	0.75% + GBP 27.00	0.20% (Max GBP1.50)
<i>Incentive (5)</i>	-0.30%	-0.30%	-	
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%	-
	Purchase at ATM (late presentment)	1.90%	1.90%	-
<i>Incentive (5)</i>	-0.30%	-0.30%	-	
Mastercard Business Mastercard Professional Card Mastercard Prepaid Commercial	Contactless	1.30%	1.30%	0.20% (Max GBP1.50)
	Chip & PIN	1.30%	1.30%	0.20% (Max GBP1.50)
	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%	-
	Purchase at ATM (late presentment)	1.70%	1.70%	-
	Approved Charity Waiver	0.00%	0.00%	-
	Merchant Rebate	0.00%	0.00%	-
	<i>Incentive (5)</i>	-0.30%	-0.30%	-
Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless Terminal	0.70%	0.70%	0.20% (Max GBP1.50)
	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 GBP1.50)
	Enhanced Electronic	1.35%	1.35%	0.20% (Max GBP1.50)
	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%	-
	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) 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)