

Interchange rates and scheme fee guide – UK only

Please be aware that the rates below apply to UK customers only who are processing transactions in pound sterling. The table below lists interchange and scheme fees for card payments. We pay these costs to the card schemes, such as Visa and Mastercard, for the processing of your transactions. This is a reference guide to give you more information about our costs, as detailed in your Charges and Fees Schedule. It doesn't change your Merchant Service Charges or any other charges that you pay to us. The region and the channel you accept a payment from influences the interchange and scheme fees paid.

Please bear in mind that consumer cards issued within the EU will have an interchange cap of 0.2% for debit cards (except in certain territories which apply an alternative capping approach) and 0.3% for credit cards.

Charge narrative (shown on your agreement)	Interchange	Scheme fees
Visa Credit	0.3% to 1.6%	0.7p to 10p + 0.02% to 1.03%
Visa Premium Credit	0.3% to 1.97%	0.7p to 10p + 0.02% to 1.03%
Visa UK Debit	0.2%	0.7p + 0.02% to 0.03%
For registered 'Me to Me' payment merchants with Merchant Category Codes 6012, 6211 or 9399 these transactions will be capped at 50p for secure and £1.00 for non-secure transactions. Transactions made by registered 'Me to Me' payment merchants with MCC 9311 will be capped at 40p. Transactions made by merchants with Merchant Category Codes 6012, 6211, 9311 or 9399 meeting certain other criteria can qualify for 'Me to Me' Interchange fees.		
Visa Purchasing ¹	1.35% to 2%	0.7p to 10p + 0.02% to 1.03%
Visa Business Credit ¹	0.3% to 2%	0.7p to 10p + 0.02% to 1.03%
Visa Business Debit	0.3% to 2% or 0.3% + 5p or 0.3% + 10p or 0.75% + 60 euro cents	0.7p to 10p + 0.02% to 1.03%
Additional charges of 5p for secure and 10p for non-secure transactions, will be applicable. These charges will be capped at £5.00 for secure and non-secure transactions and £1.50 for transactions made by registered 'Me to Me' payment merchants with Merchant Category Codes 6012, 6211 or 9399. For registered Me-to-Me payment merchants with MCC code 9311 a cap of 75p will apply. Transactions made by merchants with Merchant Category Codes 6012, 6211, 9311 or 9399 meeting certain other criteria can qualify for 'Me to Me' Interchange fees. A minimum of 35 euro cents may apply for Intra Business Prepaid transactions.		
Visa Corporate ¹	0.3% to 2%	0.7p to 10p + 0.02% to 1.03%
Visa UK Electron	0.2%	0.7p + 0.02% to 0.03%
For registered 'Me to Me' payment merchants with Merchant Category Codes 6012, 6211 or 9399 these transactions will be capped at 50p for secure and £1.00 for non-secure transactions. Transactions made by registered 'Me to Me' payment merchants with MCC 9311 will be capped at 40p. Transactions made by merchants with Merchant Category Codes 6012, 6211, 9311 or 9399 meeting certain other criteria can qualify for 'Me to Me' Interchange fees.		
International Visa Debit	0.2% to 1.6%	10p + 0.47% to 1.03%
International VPAY ²	0.2% to 1.15%	10p + 0.47% to 1.03%
Mastercard Credit	0.3% to 2.25%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Premium Credit	0.3% to 2.1%	0.3p to 9.7p + 0.03% to 0.48%
UK Mastercard Debit ^{3,4}	0.2%	0.3p + 0.03%
Mastercard Purchasing ^{1,3}	0.75% to 2.25%	0.3p to 9.7p + 0.03% to 0.48%
Additional per item charges may be applicable to some large value transactions.		
Mastercard Business ^{1,3}	0.7% to 2.1%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Corporate ^{1,3}	0.75% to 2.25%	0.3p to 9.7p + 0.03% to 0.48%
Additional per item charges may be applicable to some large value transactions.		
Mastercard International Debit	0.2% to 2%	9.7p + 0.48%
Mastercard Enterprise Solution Wholesale Travel Programme	1% to 2%	0.45p + 0.55%
JCB	0.2% to 1.5%	6 euro cents + 0.05%
UK Maestro ³	0.2%	0.3p + 0.03%
International Maestro	0.2% to 2.1%	9.7p + 0.48%
Additional charge of 3 euro cents, 5 euro cents or 25 US cents may be applicable to some transactions.		
Diners Consumer Credit	0.3% to 1.5%	0.12% to 0.45%
Diners Consumer Debit	0.2% to 1.5%	0.12% to 0.45%
Diners Commercial Credit	1.75%	0.12% to 0.45%
Diners Commercial Debit	1.75%	0.12% to 0.45%
UnionPay International Consumer Credit	0.3% to 1.5%	1 euro cent + 0% to 0.2%
UnionPay International Consumer Debit	0.2% to 1.5%	1 euro cent + 0% to 0.2%
UnionPay International Commercial Credit	1.1% to 1.5%	1 euro cent + 0% to 0.2%
UnionPay International Commercial Debit	1.1% to 1.5% or 60 euro cents	1 euro cent + 0% to 0.2%

Correct as of December 2020

Effective January 2021 (Diners Scheme Fees Effective 1 February 2021)

Rates apply to UK customers, processing transactions in pounds sterling.

Mastercard refunds will attract the rates above but may have a cap applied to interchange. From July 19, Mastercard refund caps of 5 euro cents were removed for commercial cards and a scenario-variable percentage of commercial card purchase interchange rates will apply.

Visa Consumer card Refunds with cards outside EEA used within EEA will attract 0% from October 2019.

Visa Original Credit Transaction Inter-Client Fees of 0.25% will apply for consumer and commercial transactions in the Europe region. These are capped at 8p for UK Domestic transactions, and 9 euro cents for Domestic transactions in Europe (excluding UK) and Intra EEA transactions.

Notes ¹For comparison purposes, some Charges and Fees Schedules will aggregate Purchasing, Corporate and Business cards into a single "Commercial" grouping. ²Your Charges and Fees Schedule will include UK VPAY. As there are no cards being issued at present, they are not listed on this guide. ³For UK Domestic Mastercard and Maestro Debit and Prepaid Purchase transactions made with merchant category codes 6012, 6211, 9399 and 9311, the transactions are capped at £1 for Consumer card transactions, and at £1.50 for Commercial card transactions. This relates to the Government and Personal Payments Interchange Fee programme. ⁴Domestic UK Debit Mastercard Purchase with Cash Back (PWCB) transactions will attract a service fee of 12p for the cash back part of the transaction. This is payable by the issuer to the acquirer.

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