

Interchange rates and scheme fee guide

Please be aware that the rates below are an indicative cost that would apply to any customer based in Europe (e.g. UK, Ireland, EEA). Scheme fee values presented in GBP (ppt) are a function of internal data and do not reflect scheme-defined currency. 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 jurisdiction and the qualifying criteria (including transaction type, input method, product, timeliness etc) you accept a payment from influences the interchange and scheme fees paid.

EU regulations cap consumer interchange at a maximum of 0.3% (credit) and 0.2% (debit) for transactions where the issuer, acquirer and merchant are within the EEA plus Iceland, Liechtenstein and Norway.

UK legislation cap consumer interchange at a maximum of 0.3% (credit) and 0.2% (debit) for transactions where the issuer, acquirer and merchant are within the UK.

Charge type/Narrative	Interchange	Scheme fees
Visa Me-to-Me (UK Domestic - Debit, Prepaid – Secure/Non-Secure) ¹	0.2%	0.7p + 0.02% to 0.03%
Visa Consumer (Credit, Deferred Debit, Charge, Premium)	0.3% to 1.97%	1.5p to 10p + 0.02% to 1.03%
Visa Consumer (Debit, Prepaid, Premium) ² (IRL)	0.1% to 1.97%	1.5p to 10p + 0.02% to 1.03%
Visa Me-to-Me (UK Domestic - Business Debit, Prepaid - Secure/Non-Secure) ³	0.3% + 5p/0.3% + 10p	0.7p + 0.02% to 0.03%
Visa Business (Credit, Deferred Debit, Debit, Prepaid, Premium; Secure/Non-Secure) ^{4,5}	0.3% + 5p/0.3% + 10p/0.75% to 2%	1.5p to 10p + 0.02% to 1.03%
Visa Corporate (Credit, Deferred Debit, Debit) ⁵	1.55% to 2%	1.5p to 10p + 0.02% to 1.03%
Visa Purchasing (Credit, Deferred Debit, Debit) ⁶	0.75% to 2%	1.5p to 10p + 0.02% to 1.03%
Visa B2B	0.8% to 2%	1.5p to 10p + 0.02% to 1.03%
Mastercard Consumer Credit (Credit, Premium)	0.3% to 2.1%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Consumer Debit (Consumer Prepaid, Debit Mastercard Consumer, Premium) ^{7,8}	0.1% to 1.98%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Corporate, FleetCard, Purchasing, World Preferred ^{7,9}	0.75% to 2.25%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Business, Professional Card, Prepaid Commercial ⁷	0.8% to 2.1%	0.3p to 9.7p + 0.03% to 0.48%
Debit Mastercard Business, Debit Mastercard Corporate Prepaid ⁷	0.8% to 2.1%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Business Premium Debit ⁷	0.8% to 2.25%	0.3p to 9.7p + 0.03% to 0.48%
Mastercard Enterprise Solution Wholesale Travel Program	1% to 2%	0.45p + 0.55%
Maestro Consumer (Consumer, Consumer Prepaid) ^{7,10}	0.1% to 1.5%	0.3p to 9.7p + 0.03% to 0.48%
Maestro Commercial (Small Business, Prepaid Commercial) ¹⁰	0.4% to 2.1%	0.3p to 9.7p + 0.03% to 0.48%
JCB	0.2% to 1.5%	6 euro cents + 0.05%
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	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%

Effective April 2021

- For registered 'Me to Me' merchants with Merchant Category Codes 6012, 6211 or 9399, consumer transactions are capped at 50p (secure) and £1.00 (non-secure). 'Me to Me' transactions with MCC 9311 are capped at 40p.
- (IRL) For Ireland Domestic transactions, a cap of 50 euro cents will apply for secure transactions and 1 euro for non-secure transactions.
- For registered 'Me to Me' merchants with Merchant Category Codes 6012, 6211 or 9399, commercial secure and non-secure transactions are capped at £1.50. Me to Me transactions with MCC 9311 are capped at 75p.
- UK Domestic jurisdiction: caps for secure and non-secure Business Debit transactions of £5 (excluding Prepaid). Intra Europe/ European Domestic jurisdictions: variable caps based on jurisdiction and merchant type (MCC). A minimum of 35 euro cents may apply for Intra Business Prepaid transactions.
- Small Market Expense and Large Market Enterprise transactions attract EU capped rates of 0.3% in EU-regulated jurisdictions (and UK).
- Large Ticket Programs: rates include % and PPT elements.
- UK Domestic Mastercard and Maestro Consumer and Commercial Debit and Prepaid Purchase transactions under Merchant Category Codes 6012, 6211, 9399 and 9311 achieve rates of 0.2% + caps under the [Government and Personal Payments \(GPP\) Interchange Fee program](#).
- UK Domestic Debit Mastercard Purchase with Cash Back (PWCB) transactions will attract a service fee of 12p for the cashback part of the transaction, Ireland Domestic Debit Mastercard Purchase with Cash Back (PWCB) transactions will attract a service fee of 13 euro cents for the cashback part of the transaction. Final cost total is net of two elements – interchange and service fee.
- Large Ticket Programs: rates include % and PPT elements.
- For some jurisdictions interchange rates for certain products are defined in % and PPT. PPT elements can be defined in different currencies.

Notes

Mastercard refunds are treated separately from the original purchase and have service fees applied – either capped at 5 euro cents or currency equivalent – or for commercial cards a variable percentage of the original purchase interchange rate will apply (65%/75%/85%).

Visa Consumer card refunds on cards issued outside EEA used within EEA will attract 0% as of October 2019 (EU regulations).

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 in UK Domestic jurisdiction and 9 euro cents for Domestic European and Intra EEA jurisdiction transactions. Visa Direct (SMS) not presented.

Mastercard Payment Transaction rates are EUR 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.

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