Interchange Glossary for Intra and Inter

	Visa Interchange Gloss	ary*	
			Contactless transaction (value no greater than
		Contactless (Intra, CBDIP) <=€20.00	20 euros)
		Transit Variable Fare Contactless <= €20.00	Transit Sector Variable Fare Contactless <=
		(Intra, CBDIP)	€20.00 (Intra, CBDIP)
		Transit Variable Fare Contactless > €20.00	Transit Sector Variable Fare Contactless >
		(Intra, CBDIP)	€20.00 (Intra, CBDIP)
		Transit Known Fare Contactless <= €20.00	Transit Sector Known Fare Contactless <=
		(Intra, CBDIP)	€20.00 (Intra, CBDIP)
			Individual Billed Commercial Product attracting
			consumer rates - Identified by Product Subtype
		Small Market Expense (Intra)	EX
			Individual Billed Commercial Product attracting
			consumer rates - Identified by Product Subtype
		Large Market Enterprise (Intra)	EN
			online authorised or offline approvedTransaction
		Parking - EMV (Intra)	Value ≤ €50.00
			online authorised or offline approvedTransaction
		Vending - EMV (Intra)	Value ≤ €20.00
⊨			EMV Terminal online authorised or offline
氫		EMV Contactless (Intra)	approved
8		EMV (Intra, CBDIP) (3)	Chip Terminal
CARD PRESENT	Face to Face	Electronic Authorised (Intra) (3)	Magnetic-Stripe read, online authorised
Q		Electronic Data Capture (Intra) (3)	Magnetic-Stripe read, not authorised
Ā		Airline (Intra)	Airline transaction
		Chip Full (Inter)	Chip Terminal, Chip Card, PIN authorised Chip Terminal, Chip Card
		Chip Full (Inter) Chip Terminal (Inter)	Chip Terminal, Chip Caro Chip Terminal, Magnetic-Stripe read
		Chip Terminal (inter)	Chip Terminal, Magnetic-Surperead
		Electronic (Inter)	Not full Chip data Terminal, Magnetic-Stripe card
		Chip Issuer (Inter)	Magnetic-Stripe terminal, Chip card
		Airline (Inter)	Airline transactions
		Airline Chip (Inter)	Airline transactions,
		Airline Chip Full (Inter)	Airline transaction, Chip Terminal, Chip Card
		All life Chip i oii (inter)	Airline transaction, Chip Terminal, Chip Card, PIN
		Airline Chip Full PIN (Inter)	Authorised
		All life Chip Foli Fire (inter)	Consumer transactions - merchant located in
		Card Present (EEA Inbound Inter)	EEA, issuer located outside EEA.
			Did not meet the qualifying criteria for the Card
		Standard (Intra,Inter)	Present scenarios above

		Secure Ecom (Intra, CBDIP, Inter) (3)	Secure Electronic Commerce transactions						
⊢			CVV2 Card Not Present transactions, non secure						
PRESENT	eCommerce	CVV2 (Intra) (3)	ecom						
S	ecommerce	Airline (Intra, Inter)	Airline transactions not at a Chip terminal						
쭚			Did not meet the qualifying criteria for the Ecom						
F		Standard (Intra, Inter)	scenarios above						
NOT		CNP - CVV2 (Intra) (3)	CVV2 Card Not Present transactions						
۵		Card Not Present (Intra) (3)	Card Not Present transactions						
CARD	МОТО	Airline (Intra, Inter)	Airline transactions not at a Chip terminal						
U			Did not meet the qualifying criteria for the MOTO						
		Standard (Intra, Inter)	scenarios above						
			Original Credits (formerly known as Cardholder						
	Original Credit	Original Credit (Intra, Inter)	Funds Transfer)						

	MasterCard Interch	ange Glossary*							
		PayPass (Intra) <=25 euros	PayPass Transaction (equal to or less than 25 euros)						
		Chip & Signature (Intra & Inter)	Chip Terminal, Chip / Magnetic-Stripe read						
		Electronic (Intra, Inter) Chip Late Presentment (Intra,	Magnetic-Stripe Terminal, Magentic-Stripe read						
		Inter)	Chip Late Presentment						
		PIN Verified (Inter)	Non chip or EMV terminal, Magnetic-stripe read, PIN verified						
CARD PRESENT		Card Present (EEA Inbound Inter)	Consumer transactions - merchant located in EEA, issuer located outside EEA.						
PR C	Face to Face	Standard (Intra, Inter)	Did not meet the qualifying criteria for the Card Present scenarios above						
CAR									
		MasterPass (ntra) (6)	E-commerce - e-wallet transactions E-commerce or Telephone Order, Merchant is UCAF						
		Merchant UCAF (Intra, Inter)	enabled						
		rici chane ocal (incla, inter)	E-commerce or Telephone Order, Merchant & Issuer						
Ę	eCommerce &	Full UCAF (Intra, Inter)	are UCAF enabled						
RESENT	Telephone Order		E-commerce or Telephone Order, Secure Transaction						
		Secure E-commerce (Intra, Inter)	(Maestro only)						
⊢ σ			Did not meet the qualifying criteria for the Ecom &						
9		Standard (Intra, Inter)	Telephone scenarios above						
CARD NOT		Mail Order/Telephone Order	Card Not Present, keyed transaction - applicable to						
Ä		(Intra, Inter) Card Not Present (EEA Inbound	Maestro Consumer transactions - merchant located in EEA,						
	Card Not Present	Inter)	issuer located outside EEA. Did not meet the qualifying criteria for Card Not						
		Standard (Intra, Inter)	Present transactions						

^{*} The Glossary is a high level description of the interchange category only, it is by no means an exhaustive list of the qualifying criteria required to attain that particular interchange category and accompanying rate.

	Jurisdiction				Intra EEA	(4)				EEA Inbound Inter (9)	EEA Inbound Inter (9)			Int	er		
	Card Types		Consum EEA Credit	er EEA Debit & Prepaid	Corp. Credit (5)	Purch./ Credit (5)	Busin Credit	ess (5) Debit and Prepaid	Debit Extended Access (6)	Visa Consumer Credit	Visa Consumer Debit & Prepaid	Cons Credit	umer Debit	Premium (2)	Super Premium (3)	Corp & Purch. Purch. Credit, Bus Credit	Business Debit
	Visa Interchange (8)		Dlassa aa	to that calls sh	adad ia asau s	efor to an accor	tanco ocococ	s that does of	at cassu an lotor	schaoon booofit sus	ch transactions will au	tomatically atte	act the food do	tailed under 'Stac	dacd' within tha	t coocific catoo	2061
	visa interchange (6)		Please 110	ite ti iat ceiis si	iaded in greg re	siei to an accep	italice proces	s that ooes no	or carry an inter	criange denent – Suc	ri u arisacuoris Wili au	itornatically attr	act the rees be	Lalled Unider Start	oaro within tha	i specific careg	gory.
		Contactless (Intra) <= €20.00	0.30%	0.20%													
		Transit Variable Fare Contactless <=		0.2070													
		€20.00 (Intra)	0.30%	0.20%													
		Transit Variable Fare Contactless >															
		€20.00 (Intra)	0.30%	0.20%													
		Transit Known Fare Contactless <=															
		€20.00 (Intra)	0.30%	0.20%													
		Small Market Expense (Intra)			0.000/		0.30%										
		Large Market Enterprise (Intra)	0.30%	0.20%	0.30%	4 FEQ/ (4)	1.35%	0.75%									
μIJ		EMV Chip - Contactless (Intra) EMV Chip (Intra)	0.30%	0.20%	1.55% 1.55%	1.55% (1) 1.55% (1)	1.35%	0.75%									
ËN		Electronic Authorised (Intra)	0.30%	0.20%	1,55%	1.55%(1)	1.35%	0.75%									
γį		Electronic Additionised (Initia) Electronic Data Capture (Intra)	0.30%	0.20%													
8	Face to Face	Airline (Intra)	0.30%	0.2076													
CARD PRE		Chip Full PIN (Inter)	0.5070									1.10	7%				
¥		Chip Full (Inter)		+								1.10					
		Chip Terminal (Inter)										1.0					
		Electronic (Inter)										1.10					
		Chip Issuer (Inter)										1.2					
		Airline (Inter)										1.10	0%				
		Airline Chip (Inter)										1.0					
		Airline Chip Full (Inter)										1.10					
		Airline Chip Full PIN (Inter)										1.10	0%				
		Card Present (EEA Inbound Inter)							X 7/- 17/ ·	0.30%	0.20%						
		Chandrad (laborations)	0.200/	0.200/	4.050/	4.050/ (4)	4 / 00/	0.750/	0.75% +				-0/	4.000/	4.070/	2.000/	2.000/
		Standard (Intra, Inter)	0.30%	0.20%	1.85%	1.85% (1)	1.60%	0.75%	\$0.60			1.6	0%	1.80%	1.97%	2.00%	2.00%
		Secure Ecom (Intra, Inter)	0.30%	0.20%	1.65%	1.65% (1)	1.45%	0.75%				1.4	10/				
		CVV2 (Intra)	0.30%	0.20%	1.0570	1.05%(1)	1.43%	0.7570				1.4	4 70				
뉟	eCommerce	Airline (Intra, Inter)	0.30 /0	0.2070								1.10	7%				
焬		Airline (Intra, Inter) Airline Chip Full PIN (Inter)	0.30%	0.20%								1.6		1.80%	1.97%	2.00%	2.00%
PRESENT		CNP - CVV2 (Intra)	0.30%	0.20%								1.0	- · · ·		,,,,	2.0070	2.5576
은ㅣ		Card Not Present (Intra)	0.30%	0.2070													
CARD NOT	мото	Airline (Intra, Inter)	0.30%									1.10	0%				
۵									0.75% +								
쭕		randard (Intra, Inter) 0.30% 0.20%		1.85%	1.85% (1)	1.60%	0.75%	\$0.60			1.6	0%	1.80%	1.97%	2.00%	2.00%	
O.	Card Not Present	Card Not Present (EEA Inbound Inter)								1.50%	1.15%						
	Recurring	Recurring (Intra)	0.30%	0.20%													
		Original Credit (Intra)	€ 0.09	€ 0.09	\$0.49	\$0.49	\$0.49	\$0.49	\$0.49]				
		Original Credit Fast Funds (Inter, EEA															
	Original Credit	Inbound Inter)								\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60
		Original Credit Non Fast Funds (Inter,															
		EEA Inbound Inter)								\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29	\$0.29

Jurisdiction						Intra EEA (1)				EEA inbound inter (9)	EEA inbound inter (9)	Intra Western (1)								Intra Non EEA/Intra European (1)								Intra Non EEA/Intra European (1)					Inter					
Card Types		Credit	Consumer Debit and Prepaid (2)	Maestro Debit and Maestro Prepaid (6)	World Signia / Elite	World	Corp. Credit (4)	Purch./ Fleet Credit (4)	Business Credit/ Prepaid Commercial/El ectronic Businesscard (4)		Mastercard Debit, Debit Mastercard, Mastercard Prepaid, Maestro, Maestro Prepaid	ConsumerCredit /Debit/Gold/Platir um/Elelectronic	n Maestro	Maestro Prepaid (6)	World Signia / Elite	World	Corp F Credit (4)	urch./ Fleet Credit (4) Bu	Business Credit/ Prepaid mmercial/El ectronic sinesscard (4)	Credit	Consum Debit	er Prepaid (2)	Maestro Maestro Prepaid (6)	Gold	Platinum	World Signia / Elite	World	Corp Credit (4)	Purch./ Fleet Credit (4)	Business Credit/ Prepaid Commercial/Electronic Businesscard (4)	Credit	Consi Premium	umer Super Premium	Maestro	Corp Pi Credit / I Premium C	urch. / Business Fleet Credit		
MasterCard Interd	hange (7)	Please note	that cells shade	ed in grey refer	to an accepta	nce process that	does not carry	an Interchange be	nefit – such transacti	ons will automatically a	ttract the fees detailed	under 'Standard' withi	in that specific o	ategory.																								
	PayPass (upto and including 25 euros)	0.30%		0.20%			0.80%	0.80%	0.8%(9)			0.80%	€0.03 0.40% +		0.80%				0.8%(9)	1.14%	1.14%		0.75% + 0.75% + €0.03 €0.03 0.70% + 0.70% +	1.23%	1.90%	2.10%	2.00%	1.15%	1.15%	1.15%								
	Chip & Signature (Intra & Inter) Electronic	0.30%	0.20%	0.20%	0.30%	0.30%	1.50%	1.25%	1.25%			0.80%	€0.05	€0.05	1.50%			1.50%	1.25%	1.14%	1.14%	1.14%	€0.05 €0.05 1.10% + 1.10% + €0.05 €0.05	1.23%	1.90%	2.10%	2.00%	1.75%	1.75%	1.70%	1.10%	1.85%	1.98%	0.60%				
Face to Face	Chip Late Presentment			0.20%									0.75% + €0.05 0.50% + €0.05	0.75% + €0.05 0.50% + €0.05									1.10% + 1.10% + €0.05 €0.05 0.85% + 0.85% + €0.05 €0.05											0.65%				
	PIN Verified Card Present (EEA Inbound Inter)									0.30%	0.20%		€0.05	€0.05									€0.05											0.90% +				
	Standard	0.30%	0.20%		0.30%	0.30%	1.90%	1.65%	1.65%			1.20%			1.90%	1.70%	1.90%	1.90%	1.65%	1.64%	1.64%	1.64%		1.73%	1.90%	2.10%	2.00%	2.25%	2.25%	2.10%	1.60%	1.85%	1.98%	\$0.25	2.00% 2	.00% 2.00%		
eCommerce 6	MasterPass Merchant UCAF Full UCAF	0.30% 0.30% 0.30%	0.20% 0.20% 0.20%	0.20%	0.30%	0.30% 0.30% 0.30%	1.60% 1.60% 1.75%	1.35% 1.35% 1.50%	1.35% 1.35% 1.50%			0.95% 1.15%	1.05% +	1.05% +	1.60%		1.60%	1.60%	1.35%	1.29% 1.49%	1.29% 1.49%	1.29% 1.49%	150% + 150% +	1.38% 1.58%	1.90% 1.90%	2.10% 2.10%	2.00% 2.00%	1.85%	1.85%	1.80% 1.95%	1.44% 1.54%	1.85% 1.85%	1.98%					
Telephone Order	Secure E-commerce Standard	0.30%	0.20%	0.20%	0.30%	0.30%	1.90%	1.65%	1.65%			1.20%	€0.05	€0.05	1.90%	1.70%	1.90%	1.90%	1.65%	1.64%	1.64%	1.64%	1.50% + €0.05 €0.05	1.73%	1.90%	2.10%	2.00%	2.25%	2.25%	2.10%	1.60%	1.85%	1.98%	0.90% + \$0.25	2.00% 2	.00% 2.00%		
Card Not Present	Mail Order/Telephone Order Card Not Present (EEA Inbound Inter)			0.20%						1.50%	1.15%		1.05% + €0.05	1.05% + €0.05									1.50% + 1.50% + €0.05 €0.05															
	Standard	0.30%	0.20%		0.30%	0.30%	1.90%	1.65%	1.65%	1.30 %	1.13.0	1.20%			1.90%	1.70%	1.90%	1.90%	1.65%	1.64%	1.64%	1.64%		1.73%	1.90%	2.10%	2.00%	2.25%	2.25%	2.10%	1.60%	1.85%	1.98%	0.90% + \$0.25	2.00% 2	.00% 2.00%		
Payment Transaction	Payment Transaction (5)	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	n/a	n/a	n/a	n/a	n/a	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	n/a	n/a	n/a	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a n/a		

Mastercard Intra EEA applies to transactions with EEA issued cards in EEA located retailers. Mastercard Intra Western applies to Western issued cards in EEA located retailers, or with EEA issued cards in Western located retailers. Mastercard Intra European applies to Western EEA located retailers. Mastercard Intra Amounted thanges to Consumer Intra-Western and Intra-United Intra-

to European interchange ress entroite 22 Novemore 2011. However these are just to se implemented internal, in the ress in this social are found so are unate currently apply internal.

(2) Learn EEA Prepaid rates are for MesterCard Prepaid Consumer and for MesterCard Prepaid Platinum cards. Intra Non EEAIntra European Prepaid rates are for MesterCard Prepaid Consumer cards.

(3) Cardholder Activated Terminal (CAT) rates available separately.

An incendive rate reduction of 0.30% is available for Commercial Card transactions that provide stipulated additional data requirements (outlined by MesterCard), this includes Artine transactions that have specified Artine tinery data.

(4) For EEA Purchasing cards, this incendive rate is 6.0.50 incended of the 0.30%.

(5) Payment Transactions relate to the Payment of Winnings for Gaming transactions only.

(6) Intra Non EEAIntra European Meestro Prepaid rates are applicable for consumer and commercial cards. There are separate rates for Intra EEA Meestro Prepaid Commercial.

Rates apply to both consumer sales and refunds, although consumer refund interchange is capped at 60.05 per transaction or equivalent in local currency. For Intra-regional commercial refunds, there is no cap and 75% of the commercial purchase interchange applies.

purchase interchange applies.

(a) Intra EEA contactless rate for Mastercard Prepaid Commercial and Debit Mastercard Prepaid Commercial is 0.55%

(b) The EEA inbound Inter-Regional rates are applicable to consumer transactions where the merchant is located in the EEA and the issuer is located outside the EEA.

There is a Mastercard Freight Programme which applies to freight transactions. An interchange rate of 1.80% applies for these transactions. MCCs within the freight industry are 3000-3350, 4011, 4214, 4215, 4511, 4789, 4112, 4111, 7299, 1019

**Total Control of Control of

UPI - UnionPay International

UPI Interchange - Intra-EEA										
Card Type	Interchange fee									
Consumer Credit	0.30%									
Consumer Debit and Prepaid	0.20%									
Commercial Credit	1.50%									
Commercial Debit and Prepaid	€ 0.60									

UPI Interchange - International										
Card Type	Tier	Interchange fee								
All	POS	1.10%								
All All All	Recurring	1.10%								
All	E-commerce (1)	1.15%								
	E-commerce (2)	1.20%								
All	MOTO	1.50%								

E-commerce (1) - Airline - MCC 4511, Education - MCCs 8211, 8220, 8241, 8244, 8249, 8299, Insurance - MCCs 5960, 6300 **E-commerce (2)** - any other MCC (not referred to against E-commerce (1)

UPI has announced changes to international ecommerce interchange effective 6 Sep 19. For insurance retailers trading with MCC 5960 and 6300 the interchange fees for all card types will be 1.20%. This change is yet to be implemented internally.