

Interchange Glossary for UK Domestic

Visa Interchange Glossary*

CARD PRESENT	Face to Face	Contactless (UK)	Contactless transaction (value no greater than £30)
		Parking (UK)	
		Vending (UK)	
		EMV (UK)	Chip Terminal
		Airline Chip (UK)	Airline transactions at a Chip terminal
		Airline (UK)	Airline transactions not at a Chip terminal
		EMV (Intra)	Chip Terminal (Fallback excluded)
		Electronic Authorised (Intra)	Magnetic-Stripe read, online authorised
		Electronic Data Capture (Intra)	Magnetic-Stripe read, not authorised
		Airline (Intra)	Airline transaction
		Chip Full PIN (Inter)	Chip Terminal, Chip Card, PIN authorised
		Chip Full (Inter)	Chip Terminal, Chip Card
		Chip Terminal (Inter)	Chip Terminal, Magnetic-Stripe read
		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 transaction, Chip Terminal, Chip Card
		Airline Chip Full (Inter)	Airline transaction, Chip Terminal, Chip Card, PIN Authorised
		Standard (UK, Intra, Inter)	Did not meet the qualifying criteria for the Card Present scenarios above

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

MasterCard Interchange Glossary*

CARD PRESENT	Face to Face	Contactless (UK) <=£30	Contactless Transaction (equal to or less than £30)
		Contactless High Value (UK)	Contactless Transaction (greater then or equal to £30)
		Contactless (Intra)	Contactless Transaction
		Contactless Card (UK Maestro)	Contactless Card but not non Contactless enabled Terminal
		Chip & PIN (UK)	Chip read, PIN verified
		Chip & Signature (UK, Intra & Inter)	Chip Terminal, Chip / Magnetic-Stripe read
		Electronic	Magnetic-Stripe Terminal, Magentic-Stripe read
		Chip Late Presentment	Chip Late Presentment
		PIN Verified	Non chip or EMV terminal, Magnetic-stripe read, PIN verified
		Standard	Did not meet the qualifying criteria for the Card Present scenarios above
CARD NOT PRESENT	eCommerce & Telephone Order	MasterPass	E-commerce - e-wallet transactions
		Merchant UCAF	E-commerce or Telephone Order, Merchant is UCAF enabled
		Full UCAF	E-commerce or Telephone Order, Merchant & Issuer are UCAF enabled
		Secure e-commerce	E-commerce or Telephone Order, Secure Transaction (Maestro only)
		Standard	Did not meet the qualifying criteria for the Ecom & Telephone scenarios above
		Card Not Present	Card Not Present, keyed transaction
	Standard	Did not meet the qualifying criteria for Card Not 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	Domestic UK & Gibraltar						
Card Types	Consumer			Corp. Credit	Purch./ Credit	Business	
	Credit	Debit	UK Charge Card/ Deferred Debit			Credit	Debit

Visa Interchange

Please note that cells shaded in grey refer to an acceptance process that does not carry an Interchange benefit – such transactions will automatically attract the fees detailed under

CARD PRESENT	Face to Face	Transaction Type	Credit	Debit	UK Charge Card/ Deferred Debit	Corp. Credit	Purch./ Credit	Credit	Debit
		Contactless (UK) <=£2.00	0.30%	0.20% (2)	0.30%				
Contactless (UK) £2.01 to £10.00	0.30%	0.20% (2)	0.30%					£0.05 + 0.30% (2)	
Contactless (UK) £10.01 to £15.00	0.30%	0.20% (2)	0.30%					£0.05 + 0.30% (2)	
Contactless (UK) £15.01 to £20.00	0.30%	0.20% (2)	0.30%					£0.05 + 0.30% (2)	
Contactless (UK) £20.01 to £30.00	0.30%	0.20% (2)	0.30%					£0.05 + 0.30% (2)	
Parking (UK)	0.30%	0.20% (2)	0.30%						
Vending (UK)	0.30%	0.20% (2)	0.30%						
EMV (UK)	0.30%	0.20% (2)	0.30%					£0.05 + 0.30% (2)	
Airline Chip (UK)	0.30%		0.30%						
Airline (UK)	0.30%		0.30%						
EMV (Intra)									
Electronic Authorised (Intra)									
Electronic Data Capture (Intra)									
Airline (Intra)									
Standard (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)		£0.10 + 0.30% (2)	
CARD NOT PRESENT	eCommerce	Secure Ecommerce (UK)	0.30%	0.20% (2)	0.30%				£0.05 + 0.30% (2)
		Airline (UK)	0.30%		0.30%				
	MOTO	Standard (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)	£0.10 + 0.30% (2)
		CNP - CVV2 (UK)	0.30%	0.20% (2)	0.30%				£0.10 + 0.30% (2)
		Card Not Present (UK)							
	Recurring	Airline (UK)	0.30%		0.30%				
		Standard (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)	£0.10 + 0.30% (2)
	Original Credit	Recurring (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)	£0.10 + 0.30% (2)
		Original Credit (UK)	£0.08	£0.08	£0.08	£0.12	£0.12	£0.12	£0.12
	Consumer Refunds	Refund - Card Present (UK)	0.30%	0.20% (2)	0.30%				
Refund - MOTO (UK)		0.30%	0.20% (2)	0.30%					
Refund - Ecommerce (UK)		0.30%	0.20% (2)	0.30%					

Notes	
(1)	Can qualify for rebates up to £0.32 dependent on extra data The Consumer Debit rates above are applicable for non-Me to Me transactions (effective 17 Aug 19). For Me to Me (M2M) Consumer Debit transactions, as well as a charge of 0.20%, there is a cap of £0.50 applicable for secure transactions (Contactless, EMV Terminal and Secure Ecommerce) and £1.00 for non-secure transactions. Only merchants with MCC 6012, 9399, 6211 and 9311 qualify for these Interchange fees, and certain qualifying criteria applies. (effective 1 Sep 16).
(2)	For Business Immediate Debit secure and non-secure transactions a MIF cap of £5.00 applies. For Business Immediate Debit, the same fees apply for Refunds as for Sales. For Me to Me (M2M) Business Immediate Debit transactions (secure and non-secure) there is a cap of £1.50. All merchants that qualify and are registered for the Consumer Debit Me-to-Me payment programme will be automatically eligible for the Business Immediate Debit Me-to-Me interchange fee without any further registration. (effective 17 Aug 19). All Business Prepaid transactions attract a flat interchange fee of 1.40%. (effective 17 Aug 19). There is no Me to Me qualification equivalent for this type of transaction.
(3)	Diners (Discover) interchange rates range from 0.2% to 1.75%
Definitions	
EMV	Europay MasterCard Visa

Jurisdiction		Domestic UK												
Card Types	Consumer				World Signia / Elite	World	Rewards	Corp. Credit / Purch./ Fleet Credit (2)	Debit MasterCard Business/ Debit MasterCard Corp. Prepaid	Business Credit (2)	Business Premium Debit			
	Credit	Debit	Prepaid	Maestro (1)										
MasterCard Interchange		Please note that cells shaded in grey refer to an acceptance process that does not carry an Interchange benefit – such transactions will automatically attract the fees detailed under 'Standard' within that specific category.												
Card Present	Face to Face	Contactless (UK) (4)	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.50%	0.70%	1.30%	0.95%	
		Contactless Terminal (UK)		0.20%	0.20%	0.20%	0.30%	0.30%	0.30%		0.80%		1.05%	
		Contactless High Value (UK)		0.20%							0.80%			1.05%
		Contactless Card (UK Maestro) (4)				0.20%								
		Chip & PIN (UK)	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.50%	0.70%	1.30%	0.95%	
		Chip & Signature (Intra & Inter)												
		Electronic (UK Standard)	0.30%	0.20%	0.20%		0.30%	0.30%	0.30%	1.60%	1.10%	1.40%	1.35%	
Card Not Present	eCommerce & Telephone Order	MasterPass	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.60%	0.80%	1.40%	1.05%	
		Merchant UCAF	0.30%	0.20%	0.20%		0.30%	0.30%	0.30%	1.60%	0.80%	1.40%	1.05%	
		MasterPass enabled merchant - Full UCAF	0.30%				0.30%	0.30%	0.30%					
		Full UCAF	0.30%	0.20%	0.20%		0.30%	0.30%	0.30%	1.75%	0.95%	1.55%	1.20%	
		Secure e-commerce				0.20%								
	Card Not Present	Card Not Present	MasterPass enabled merchant - Standard	0.30%				0.30%	0.30%	0.30%				
			Standard	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.90%	1.10%	1.70%	1.35%
			Mail Order/Telephone Order				0.20%							
			CNP CVC2											
			Standard	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.90%	1.10%	1.70%	1.35%
Payment Transaction	Payment Transaction (3)	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	€ 0.65	n/a	n/a	n/a	n/a		

Notes	
(1)	Maestro Prepaid Interchange Rates are same as for Maestro Consumer Interchange Rates
(2)	An incentive rate reduction of 0.30% is available for Commercial Card transactions that provide stipulated additional data requirements (outlined by MasterCard), this includes Airline transactions that have specified Airline itinerary data.
(3)	Payment Transactions relate to the Payment of Winnings for Gaming transactions only.
(4)	Contactless transactions upto £30 can attract these interchange rates
(5)	MasterCard UK Consumer Domestic refunds have a Cap of £0.04 applicable. For UK Domestic commercial refunds, there is no cap and 75% of the commercial purchase interchange applies.
(6)	There is a Mastercard Government and Personal Payments Interchange fee programme for Domestic UK Debit and Prepaid Consumer and Commercial transactions applicable to merchants with MCC 6012, 9399, 6211 and 9311. Mastercard and Maestro Debit and Prepaid Consumer transactions attract a rate of 0.20% and are capped at £1. Mastercard Commercial transactions attract a rate of 0.20% and are capped at £1.50.
(7)	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, 9311, 9402 and 9399.
Definitions	
UCAF	Universal Cardholder Authentication Field

UPI - UnionPay International

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