



## UK - Domestic Interchange Fees

Valid from:  
1-Apr-19

### Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Government & Personal Payments (6)
Mastercard Consumer Credit	Contactless (1)	0.30%	0.30%
	Chip & PIN	0.30%	0.30%
	Merchant UCAF	0.30%	0.30%
	Full UCAF	0.30%	0.30%
	Enhanced Electronic	0.30%	0.30%
	Base	0.30%	0.30%
	MasterPass Wallet	0.30%	0.30%
	Purchase at ATM	0.30%	0.30%
	Purchase at ATM (late presentment)	0.30%	0.30%
	Approved Charity Waiver	0.00%	0.00%
	Merchant Rebate	0.00%	0.00%
	Mastercard Consumer Debit Mastercard Consumer Prepaid Debit Mastercard Consumer	Contactless (1)	0.20%
Contactless Terminal (3)		0.20%	0.20% (capped at GBP 1)
Contactless High Value (2)(3)		0.20%	0.20% (capped at GBP 1)
Chip & PIN		0.20%	0.20% (capped at GBP 1)
Merchant UCAF		0.20%	0.20% (capped at GBP 1)
Full UCAF		0.20%	0.20% (capped at GBP 1)
Enhanced Electronic (4)		0.20%	0.20% (capped at GBP 1)
Base		0.20%	0.20% (capped at GBP 1)
MasterPass Wallet		0.20%	0.20% (capped at GBP 1)
Purchase at ATM		0.20%	0.20%
Purchase at ATM (late presentment)		0.20%	0.20%
Approved Charity Waiver		0.00%	0.00%
Merchant Rebate	0.00%	0.00%	
Maestro Consumer Maestro Consumer Prepaid	Contactless (1)	0.20%	0.20% (capped at GBP 1)
	Contactless Terminal	0.20%	0.20% (capped at GBP 1)
	Contactless Card (2)	0.20%	0.20% (capped at GBP 1)
	Chip & PIN	0.20%	0.20% (capped at GBP 1)
	Secure e- & m-commerce	0.20%	0.20% (capped at GBP 1)
	Mail Order /Telephone Order (5)	0.20%	0.20% (capped at GBP 1)
	Base	0.20%	0.20% (capped at GBP 1)
	MasterPass Wallet	0.20%	0.20% (capped at GBP 1)
	Purchase at ATM	0.20%	0.20%
	Purchase at ATM (late presentment)	0.20%	0.20%
	Approved Charity Waiver	0.00%	0.00%
	Merchant Rebate	0.00%	0.00%

(1) For transaction amounts less than or equal to GBP 30

(2) For transaction amounts more than GBP 30

(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) Government and Personal Payments category only applicable to MCCs 6012, 6211, 9399, 9311 and to debit/prepaid products;



# UK - Domestic Interchange Fees

Valid from:  
1-Apr-19

## Commercial Card Interchange Fees

Payment Product	Fee Tier	General	B2B (7)	Government & Personal Payments (10)	
Mastercard Corporate Mastercard FleetCard Mastercard Purchasing Card Mastercard World Preferred	Contactless (1)	1.50%	1.50%	0.20% (capped at GBP 1.50)	
	Chip & PIN	1.50%	1.50%	0.20% (capped at GBP 1.50)	
	Enhanced Electronic	1.60%	1.60%	0.20% (capped at GBP 1.50)	
	Merchant UCAF	1.60%	1.60%	0.20% (capped at GBP 1.50)	
	Full UCAF	1.75%	1.75%	0.20% (capped at GBP 1.50)	
	Base	1.90%	1.90%	0.20% (capped at GBP 1.50)	
	MasterPass	1.60%	1.60%	0.20% (capped at GBP 1.50)	
	Purchase at ATM	1.50%	1.50%	1.50%	
	Purchase at ATM (late presentment)	1.90%	1.90%	1.90%	
	Approved Charity Waiver	0.00%	0.00%	0.00%	
	Merchant Rebate	0.00%	0.00%	0.20%	
	Large Ticket Level 1 (2)(3)	1.00% + GBP 12.00	1.00% + GBP 12.00	1.00% + GBP 12.00	
	Large Ticket Level 2 (2)(4)	0.75% + GBP 27.00	0.75% + GBP 27.00	0.75% + GBP 27.00	
	Incentive (5)	-0.30%	-0.30%	-0.30%	
Mastercard Business Mastercard Professional Card Mastercard Prepaid Commercial	Contactless (1)	1.30%	1.30%	0.20% (capped at GBP 1.50)	
	Chip & PIN	1.30%	1.30%	0.20% (capped at GBP 1.50)	
	Enhanced Electronic	1.40%	1.40%	0.20% (capped at GBP 1.50)	
	Merchant UCAF	1.40%	1.40%	0.20% (capped at GBP 1.50)	
	Full UCAF	1.55%	1.55%	0.20% (capped at GBP 1.50)	
	Base	1.70%	1.70%	0.20% (capped at GBP 1.50)	
	MasterPass	1.40%	1.40%	0.20% (capped at GBP 1.50)	
	Purchase at ATM	1.30%	1.30%	1.30%	
	Purchase at ATM (late presentment)	1.70%	1.70%	1.70%	
	Approved Charity Waiver	0.00%	0.00%	0.00%	
	Merchant Rebate	0.00%	0.00%	0.00%	
	Incentive (5)	-0.30%	-0.30%	-0.30%	
	Debit Mastercard Business Debit Mastercard Corporate Prepaid	Contactless Terminal	0.80%	0.80%	0.20% (capped at GBP 1.50)
		Contactless (1)	0.70%	0.70%	0.20% (capped at GBP 1.50)
Contactless High Value (6)		0.80%	0.80%	0.20% (capped at GBP 1.50)	
Chip & PIN		0.70%	0.70%	0.20% (capped at GBP 1.50)	
Enhanced Electronic		1.10%	1.10%	0.20% (capped at GBP 1.50)	
Merchant UCAF		0.80%	0.80%	0.20% (capped at GBP 1.50)	
Full UCAF		0.95%	0.95%	0.20% (capped at GBP 1.50)	
Base		1.10%	1.10%	0.20% (capped at GBP 1.50)	
MasterPass		0.80%	0.80%	0.20% (capped at GBP 1.50)	
Purchase at ATM		0.70%	0.70%	0.70%	
Purchase at ATM (late presentment)		1.10%	1.10%	1.10%	
Approved Charity Waiver		0.00%	0.00%	0.00%	
Merchant Rebate		0.00%	0.00%	0.00%	
Business Premium Debit		Contactless Terminal	1.05%	1.05%	0.20% (capped at GBP 1.50)
	Contactless (1)	0.95%	0.95%	0.20% (capped at GBP 1.50)	
	Contactless High Value (6)	1.05%	1.05%	0.20% (capped at GBP 1.50)	
	Chip & PIN	0.95%	0.95%	0.20% (capped at GBP 1.50)	
	Enhanced Electronic	1.35%	1.35%	0.20% (capped at GBP 1.50)	
	Merchant UCAF	1.05%	1.05%	0.20% (capped at GBP 1.50)	
	Full UCAF	1.20%	1.20%	0.20% (capped at GBP 1.50)	
	Base	1.35%	1.35%	0.20% (capped at GBP 1.50)	
	MasterPass	1.05%	1.05%	0.20% (capped at GBP 1.50)	
	Purchase at ATM	0.95%	0.95%	0.70%	
	Purchase at ATM (late presentment)	1.35%	1.35%	1.10%	
	Approved Charity Waiver	0.00%	0.00%	0.00%	
	Merchant Rebate	0.00%	0.00%	0.00%	
	Mastercard Commercial Payments Account	Merchant UCAF	1.90%	1.90% (8) 1.00% (9)	1.90%
Full UCAF		1.90%	1.90% (8) 1.00% (9)	1.90%	
Base		1.90%	1.90% (8) 1.00% (9)	1.90%	
MasterPass		1.90%	1.90% (8) 1.00% (9)	1.90%	

(1) For transaction amounts less than or equal to GBP 30

(2) Applicable only to Mastercard FleetCard and Mastercard Purchasing Card

(3) For transaction amounts more than GBP 2000

(4) For transaction amounts more than GBP 6000

(5) Incentive not applicable to Contactless, Large Ticket Level 1 and Large Ticket Level 2.

(6) For transaction amounts more than GBP 30

(7) Applicable to all card acceptor business codes (MCCs) except Airline (3000-3299, 4511), Automobile/Vehicle Rental (3351-3500, 7512, 7513, 7519),

Passenger Railways (4112), and Eating Places, Restaurants (5812)

(8) For transaction amounts less than or equal to GBP 3000

(9) For transaction amounts more than GBP 3000

(10) Government and Personal Payments category only applicable to MCCs 6012, 6211, 9399, 9311 and to debit/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 (processing code 20)