



# Interchange & Scheme Fee Guide

## Interchange & Scheme Fee Ranges — January 2024

Card Type	Interchange Range	Scheme Fee Range
Visa Debit Consumer	0.20% to 1.970%	£0.0082 + 0.0500% UK DOM POS (Secure) £0.0082 + 0.0800% UK DOM eCom (Secure) £0.0168 + 0.0865% Intra POS £0.0168 + 0.1150% Intra eCom £0.1075 + 0.7315% Inter POS £0.1075 + 1.0300% Inter eCom Up to £0.1383 + 1.028% (e.g. Non Authenticated eCom)
Visa Credit Consumer	0.30% to 1.970%	£0.0082 + 0.0500% UK DOM POS (Secure) £0.0082 + 0.0800% UK DOM eCom (Secure) £0.0168 + 0.0865% Intra POS £0.0168 + 0.1150% Intra eCom £0.1075 + 0.7315% Inter POS £0.1075 + 1.0300% Inter eCom Up to £0.1383 + 1.028% (e.g. Non Authenticated eCom)
Visa Business Debit	0.82% to 2.00%	£0.0082 + 0.0500% UK DOM POS (Secure) £0.0082 + 0.0800% UK DOM eCom (Secure) £0.0168 + 0.0865% Intra POS £0.0168 + 0.1150% Intra eCom £0.1075 + 0.7315% Inter POS £0.1075 + 1.0300% Inter eCom Up to £0.1383 + 1.028% (e.g. Non Authenticated eCom)
Visa Business Credit	1.35% to 2.00%	£0.0082 + 0.0500% UK DOM POS (Secure) £0.0082 + 0.0800% UK DOM eCom (Secure) £0.0168 + 0.0865% Intra POS £0.0168 + 0.1150% Intra eCom £0.1075 + 0.7315% Inter POS £0.1075 + 1.0300% Inter eCom Up to £0.1383 + 1.028% (e.g. Non Authenticated eCom)
Visa Corporate Credit	1.55% to 2.00%	£0.0082 + 0.0500% UK DOM POS (Secure) £0.0082 + 0.0800% UK DOM eCom (Secure) £0.0168 + 0.0865% Intra POS £0.0168 + 0.1150% Intra eCom £0.1075 + 0.7315% Inter POS

		<p>£0.1075 + 1.0300% Inter eCom Up to £0.1383 + 1.028% (e.g. Non Authenticated eCom)</p>
Visa Purchasing Credit	1.55% to 2.00%	<p>£0.0082 + 0.0500% UK DOM POS (Secure) £0.0082 + 0.0800% UK DOM eCom (Secure) £0.0168 + 0.0865% Intra POS £0.0168 + 0.1150% Intra eCom £0.1075 + 0.7315% Inter POS £0.1075 + 1.0300% Inter eCom Up to £0.1383 + 1.028% (e.g. Non Authenticated eCom)</p>
Mastercard Debit Consumer	0.20% to 1.980%	<p>£0.00750 + 0.0500% UK DOM POS (Secure) £0.00750 + 0.0800% UK DOM eCom (Secure) £0.00670 + 0.08650% Intra POS £0.00670 + 0.1150% Intra eCom £0.11200 + 0.73150% Inter POS £0.11200 + 1.03000% Inter eCom Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>
Mastercard Credit Consumer	0.30% to 1.980%	<p>£0.00750 + 0.0500% UK DOM POS (Secure) £0.00750 + 0.0800% UK DOM eCom (Secure) £0.00670 + 0.08650% Intra POS £0.00670 + 0.1150% Intra eCom £0.11200 + 0.73150% Inter POS £0.11200 + 1.03000% Inter eCom Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>
Mastercard Business Debit	1.10% to 2.00%	<p>£0.00750 + 0.0500% UK DOM POS (Secure) £0.00750 + 0.0800% UK DOM eCom (Secure) £0.00670 + 0.08650% Intra POS £0.00670 + 0.1150% Intra eCom £0.11200 + 0.73150% Inter POS £0.11200 + 1.03000% Inter eCom Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>
Mastercard Business Credit	1.35% to 2.00%	<p>£0.00750 + 0.0500% UK DOM POS (Secure) £0.00750 + 0.0800% UK DOM eCom (Secure) £0.00670 + 0.08650% Intra POS £0.00670 + 0.1150% Intra eCom £0.11200 + 0.73150% Inter POS £0.11200 + 1.03000% Inter eCom Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>
Mastercard Corporate Credit	1.60% to 2.00%	<p>£0.00750 + 0.0500% UK DOM POS (Secure)</p>

		<p>£0.00750 + 0.0800% UK DOM eCom (Secure)                  £0.00670 + 0.08650% Intra POS                  £0.00670 + 0.1150% Intra eCom                  £0.11200 + 0.73150% Inter POS                  £0.11200 + 1.03000% Inter eCom                  Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>
Mastercard Purchasing Credit	1.35% to 2.00%	<p>£0.00750 + 0.0500% UK DOM POS (Secure)                  £0.00750 + 0.0800% UK DOM eCom (Secure)                  £0.00670 + 0.08650% Intra POS                  £0.00670 + 0.1150% Intra eCom                  £0.11200 + 0.73150% Inter POS                  £0.11200 + 1.03000% Inter eCom                  Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>
Maestro Debit Consumer	0.20% to 1.05%	<p>£0.00750 + 0.0500% UK DOM POS (Secure)                  £0.00750 + 0.0800% UK DOM eCom (Secure)                  £0.00670 + 0.08650% Intra POS                  £0.00670 + 0.1150% Intra eCom                  £0.11200 + 0.73150% Inter POS                  £0.11200 + 1.03000% Inter eCom                  Up to £0.1498 + 0.5390% (e.g. Non Authenticated eCom)</p>

**Scheme websites for further information:** [Visa](#) | [Mastercard](#)

**Visa Refunds** — The Interchange of the original transaction will be refunded unless the merchant is based in the EEA and the card is issued outside of the EEA. In this case there will be no refund of Interchange. Scheme Fees are charged again on a refund.

**Mastercard Refunds** - Mastercard Consumer refunds are capped at €0.05. Mastercard Commercial refunds are capped at 75% of the sale Interchange value. Scheme fees are charged again on a refund.

**OCT/Payment of Winnings** - Visa Original Credit Transaction Inter-Client Fees have an Interchange rate of 0.25%. These are capped at £0.08 for UK Domestic transactions and €0.09 for Domestic transactions in Europe (not UK). Scheme Fees will also be charged on this traffic.