

Interchange and scheme fee guide

Credit category	Card type	Card issued	Interchange fees	Scheme fees
Credit cards	Visa Credit	UK & EEA	0.30%	0.0140% + £0.0145
		International	0.30%-1.50%	0.0140% + £0.0926
	Mastercard Credit	UK & EEA	0.30%	0.0398% + £0.0054
		International	0.30%-1.50%	0.0398% + £0.0902
Debit cards	Visa Debit (inc. Prepaid)	UK & EEA	0.20%	0.0100% + £0.0145
		International	0.20%-1.15%	0.0100% + £0.0926
	Visa Electron	UK & EEA	0.20%	0.0100% + £0.0145
		International	0.20%-1.15%	0.0100% + £0.0926
	Visa V Pay	UK & EEA	0.20%	0.0100% + £0.0145
	Mastercard Debit (inc. Prepaid)	UK & EEA	0.20%	0.0398% + £0.0054
		International	0.20%-1.15%	0.0398% + £0.0902
	Maestro (inc. Prepaid)	UK & EEA	0.20%	0.0398% + £0.0054
		Europe	0.20%-1.15%	0.0398% + £0.0054
		International	0.60%-1.60% + €0.00-€0.25	0.0398% + £0.0902
Visa Business Debit cards	Visa Business Debit	UK	0.30%-1.40% + £0.00-£0.10	0.0100% + £0.0145
		EEA	0.75% + €0.00-€0.60	0.0100% + £0.0145
		Europe	0.75%-1.60% + €0.00-€0.60	0.0100% + £0.0926
Other business cards	Visa Corporate and Purchasing	UK	1.70%-2.00%	0.0140% + £0.0145
		Europe	1.55%-2.00%	0.0140% + £0.0145
		International	2.00%	0.0140% + £0.0145
	Visa Business	UK	1.40%	0.0140% + £0.0145
		Europe	1.35%-1.60%	0.0140% + £0.0145
		International	2.00%	0.0140% + £0.0926
	Mastercard Business	UK	0.70%-1.70%	0.0398% + £0.0054
		EEA	0.80%-1.65%	0.0398% + £0.0054
		Europe	0.80%-2.10%	0.0398% + £0.0902
		International	2.00%	0.0398% + £0.0902

	Maestro Business and Commercial	UK	0.40%-1.65% + £0.00-£0.05	0.0398% + £0.0054
		EEA	0.40%-1.65% + £0.00-£0.05	0.0398% + £0.0054
		Europe	0.80%-2.10%	0.0398% + £0.0902
Diners Club International (DCI) cards	DCI Credit	UK & EEA	0.30%	0.1500%
		International	1.50%	0.1500%
	DCI Debit (inc. Prepaid)	UK & EEA	0.20%	0.1500%
		International	1.50%	0.1500%
	DCI Business and Commercial	UK & EEA	1.75%	0.1500%
		International	1.75%	0.1500%

Additional scheme fees

Mastercard/Maestro Europe Cross Border Transactions	0.045%
Mastercard/Maestro International Cross Border Transactions	0.45%
Mastercard/Maestro Europe Card Not Present Cross Border Transactions	0.05%
Mastercard/Maestro International Card Not Present Cross Border Transactions	0.45%
Visa Card Not Present Transactions	0.01%
Visa International Cross Border Transactions	0.45%
Visa International Card Not Present Cross Border Transactions	0.40%

Definitions

UK	Card issued in the UK
EEA	Card issued outside the UK but in the European Economic Area (EEA)
Europe	Card issued outside the EEA but within the Card Schemes' Europe region
International	Card issued outside the Card Schemes' Europe region

External references

Visa interchange - <https://www.visa.co.uk/about-visa/visa-in-europe/fees-and-interchange.html>

Mastercard interchange - <https://www.mastercard.co.uk/en-gb/about-mastercard/what-we-do/interchange.html>