

Interchange Glossary for Intra and Inter

Visa Interchange Glossary\*

CARD PRESENT	Face to Face	Contactless (Intra, CBDIP) <=€20.00	Contactless transaction (value no greater than 20 euros)		
		Transit Variable Fare Contactless <= €20.00 (Intra, CBDIP)	Transit Sector Variable Fare Contactless <= €20.00 (Intra, CBDIP)		
		Transit Variable Fare Contactless > €20.00 (Intra, CBDIP)	Transit Sector Variable Fare Contactless > €20.00 (Intra, CBDIP)		
		Transit Known Fare Contactless <= €20.00 (Intra, CBDIP)	Transit Sector Known Fare Contactless <= €20.00 (Intra, CBDIP)		
		EMV (Intra, CBDIP) (3)	Chip Terminal		
		Electronic Authorised (Intra) (3)	Magnetic-Stripe read, online authorised		
		Electronic Data Capture (Intra) (3)	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 Chip Full (Inter)	Airline transaction, Chip Terminal, Chip Card		
		Airline Chip Full PIN (Inter)	Airline transaction, Chip Terminal, Chip Card, PIN Authorised		
		Standard (Intra,Inter)	Did not meet the qualifying criteria for the Card Present scenarios above		
		CARD NOT PRESENT	eCommerce	Secure Ecom (Intra, CBDIP, Inter) (3)	Secure Electronic Commerce transactions
				CVV2 (Intra) (3)	CVV2 Card Not Present transactions, non secure ecom
Airline (Intra, Inter)	Airline transactions not at a Chip terminal				
MOTO	Standard (Intra, Inter)		Did not meet the qualifying criteria for the Ecom scenarios above		
	CNP - CVV2 (Intra) (3)		CVV2 Card Not Present transactions		
	Card Not Present (Intra) (3)		Card Not Present transactions		
	Airline (Intra, Inter)		Airline transactions not at a Chip terminal		
	Standard (Intra, Inter)		Did not meet the qualifying criteria for the MOTO scenarios above		
	Recurring (3)		Recurring transactions		
	Original Credit		Original Credits (formerly known as Cardholder Funds Transfer)		

MasterCard Interchange Glossary\*

CARD PRESENT	Face to Face	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)	Magnetic-Stripe Terminal, Magnetic-Stripe read		
		Chip Late Presentment (Intra, Inter)	Chip Late Presentment		
		PIN Verified (Inter)	Non chip or EMV terminal, Magnetic-stripe read, PIN verified		
		Standard (Intra, Inter)	Did not meet the qualifying criteria for the Card Present scenarios above		
		CARD NOT PRESENT	eCommerce & Telephone Order	MasterPass (Intra) (6)	E-commerce - e-wallet transactions
				Merchant UCAF (Intra, Inter)	E-commerce or Telephone Order, Merchant is UCAF enabled
				Full UCAF (Intra, Inter)	E-commerce or Telephone Order, Merchant & Issuer are UCAF enabled
			Card Not Present	Secure E-commerce (Intra, Inter)	E-commerce or Telephone Order, Secure Transaction (Maestro only)
Standard (Intra, Inter)	Did not meet the qualifying criteria for the Ecom & Telephone scenarios above				
Mail Order/Telephone Order (Intra, Inter)	Card Not Present, keyed transaction - applicable to Maestro				
Standard (Intra, Inter)	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.



