

Interchange Glossary for UK Domestic

Visa Interchange Glossary*

CARD PRESENT	Face to Face	Contactless (UK)	Contactless transaction (value no greater than £30)
		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 Chip Full (Inter)	Airline transaction, Chip Terminal, Chip Card
		Airline Chip Full PIN (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
		CW2 (Intra)	CW2 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 - CW2 (UK, Intra)	CW2 Card Not Present transactions
		Card Not Present (Intra)	Card Not Present transactions
		Airline (UK, Intra, Inter)	Airline transactions not at a Chip terminal
	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

Jurisdiction	Domestic UK & Gibraltar						
Card Types	Consumer			Corp. Credit	Purch./ Credit	Business	
	Credit	Debit	UK Charge Card			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	Standard (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)	£0.11 + 0.20% (2)	
		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%						£0.01 + 0.20% (2)	
Contactless (UK) £10.01 to £15.00	0.30%	0.20% (2)	0.30%						£0.01 + 0.20% (2)	
Contactless (UK) £15.01 to £20.00	0.30%	0.20% (2)	0.30%						£0.01 + 0.20% (2)	
Contactless (UK) £20.01 to £30.00	0.30%	0.20% (2)	0.30%						£0.01 + 0.20% (2)	
EMV (UK)	0.30%	0.20% (2)	0.30%						£0.01 + 0.20% (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)			£0.11 + 0.20% (2)	
CARD NOT PRESENT	eCommerce	Secure Ecommerce (UK)	0.30%	0.20% (2)	0.30%					£0.01 + 0.20% (2)
		Airline (UK)	0.30%		0.30%					
		Standard (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)		£0.11 + 0.20% (2)
	MOTO	CNP - CVV2 (UK)	0.30%	0.20% (2)	0.30%					£0.11 + 0.20% (2)
		Card Not Present (Intra)								
		Airline (UK)	0.30%		0.30%					
	Recurring	Standard (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)		£0.11 + 0.20% (2)
		Recurring (UK)	0.30%	0.20% (2)	0.30%	1.7% (1)	1.7% (1)	1.4% (1)		£0.11 + 0.20% (2)
	Original Credit	Original Credit (UK)	£0.12	£0.12	£0.12	£0.12	£0.12	£0.12	£0.12	£0.12
	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%						
Scheme Fees - May 2016	Face To Face	0.0121% + £0.00306	0.0036% + £0.00306	0.0121% + £0.00306	0.0121% + £0.00306	0.0121% + £0.00306	0.0121% + £0.00306	0.0121% + £0.00306	0.0036% + £0.00306	
	MOTO	0.0146% + £0.00306	0.0061% + £0.00306	0.0146% + £0.00306	0.0146% + £0.00306	0.0146% + £0.00306	0.0146% + £0.00306	0.0146% + £0.00306	0.0061% + £0.00306	
	eCommerce	0.0221% + £0.00306	0.0136% + £0.00306	0.0221% + £0.00306	0.0221% + £0.00306	0.0221% + £0.00306	0.0221% + £0.00306	0.0221% + £0.00306	0.0136% + £0.00306	

Notes	
(1)	Can qualify for rebates up to £0.32 dependent on extra data
(2)	For Business Debit secure transactions a MIF cap of £0.75 applies, and for Non Secure transactions a Multi Interchange Fee (MIF) cap of £1.50 applies. For Business Immediate Debit, the same fees apply for Refunds as for Sales. The Consumer Debit rates above are applicable for General transactions (Consumer Debit rates are effective 1 Sep 16). For Me to Me (M2M) transactions, as well as a charge of 0.20%, there is a Cap of £0.50 applicable for Secure Consumer Debit transactions (Contactless, EMV Terminal and Secure Ecommerce) and £1.00 for Non Secure transactions. Only merchants with MCC 6012, 9399 and 6211 qualify for these Interchange fees, and certain qualifying criteria applies. (effective 1 Sep 16).
Definitions	
EMV	Europay MasterCard Visa

Jurisdiction		Domestic UK											
Card Types		Consumer				World Signia / Elite	World	Rewards	Corp. Credit (2)	Purch./ Fleet Credit	Business Credit (2)		
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%	0.80%	0.80%	0.80%	
		Contactless High Value (UK)		0.20%									
		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%	1.50%	1.30%	
		Chip & Signature (Intra & Inter)											
Card Not Present	eCommerce & Telephone Order	Electronic (UK)	0.30%		0.20%		0.30%	0.30%	0.30%	1.60%	1.60%	1.40%	
		Standard	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.90%	1.90%	1.70%	
		MasterPass	0.30%	0.20%	0.20%	0.20%	0.30%	0.30%	0.30%	1.60%	1.60%	1.40%	
		Merchant UCAF	0.30%	0.20%	0.20%		0.30%	0.30%	0.30%	1.60%	1.60%	1.40%	
		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%	1.75%	1.55%	
	Card Not Present	Card Not Present	Secure e-commerce				0.20%						
			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%	1.90%	1.70%
			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%	1.90%	1.70%
Payment Transaction	Payment Transaction (3)	€ 0.65	€ 0.65	€ 0.65	€ 0.65	n/a	n/a	n/a	n/a	n/a	n/a		
Scheme Fees - May 2016		0.0075% + €0.00483	0.0075% + €0.00483	0.0075% + €0.00483	0.0300% + €0.00483	0.0075% + €0.00483	0.0075% + €0.00483	0.0075% + €0.00483	0.0075% + €0.00483	0.0075% + €0.00483	0.0075% + €0.00483		
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 Domestic refunds have a Cap of £0.04 applicable from 1st October 2015												
Definitions													
UCAF	Universal Cardholder Authentication Field												