

EEA Interchange & Scheme Fees

The table below is a list of transactional Interchange and Scheme Fees a merchant will expect to pay as part of their agreement (where relevant) with Worldpay. Please use this as a reference as depending on channel and region you will see these fees change within the ranges below.

Please note, the Interchange on EEA issued consumer cards taken in EEA based merchants will be capped at 0.20% for Debit and 0.30% for Credit. However this is subject to change in certain circumstances which will be noted below. The UK is no longer treated as a member of the EEA for Interchange qualification.

Visa Everyday Spend: If a merchant is one of the qualifying Merchant Category Codes (4111, 4131, 4900, 5411, 5541, 5542, 8398, 9311) and were registered before the 30th September 2019, they can qualify for Scheme Fee rates less than the lower rates shown below at 0.010% for Visa Debit and 0.014% for Visa Credit.

Card Type	Interchange Range	Scheme Fee Range
Visa Consumer Debit (Incl Prem)	0.20% - 1.97%	0.018% + £0.0076 - 1.028% + £0.0947
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.20%. Cross Border transactions between the UK and EEA will have Interchange capped at 0.20% for card present and 1.15% for card not present transactions. Visa Consumer Debit can benefit from Interchange caps between £0.40 - £1.00 depending on transaction type by registering for Visa Me-to-Me if they are one of the following Merchant Category Codes: 6012, 6211, 9311 & 9399. If a merchant is in Ireland, Spain, Italy, Malta or Luxembourg it is possible to achieve Interchange rates lower than 0.20% on some Domestic transactions. Ireland domestic consumer debit card present: 0.10% (max £1.00) and card not present: 0.10% (max £2.00).		
Visa Consumer Credit (Incl Prem)	0.30% - 1.97%	0.023% + £0.0076 - 1.033% + £0.0947
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.30%. Cross Border transactions between the UK and EEA will have Interchange capped at 0.30% for card present and 1.50% for card not present transactions. If a merchant is in Italy it is possible to achieve Interchange rates lower than 0.30% on some Domestic transactions.		
Visa Commercial Debit	0.50% - 2.00%	0.018% + £0.0076 - 1.028% + £0.0947
Visa Commercial Debit can achieve interchange caps of £1.50 per transaction if the merchant is one of the following Merchant Category Codes: 6012, 6211, 9311 & 9399.		
Visa Commercial Credit	1.40% - 2.00%	0.023% + £0.0076 - 1.033% + £0.0947
Visa Commercial Credit also includes Business, Corporate & Purchasing Credit Cards.		
Mastercard Consumer Debit (Incl Prem)	0.20% - 1.98%	0.029% + £0.0055 - 0.534% + £0.0952
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.20%. Cross Border transactions between the UK and EEA will have Interchange capped at 0.20% for card present and 1.15% for card not present transactions. If a merchant is in Ireland, Luxembourg, Netherlands, Malta, Spain or Italy, it is possible to achieve Interchange rates lower than 0.20% on some Domestic transactions. Ireland domestic consumer debit: 0.10%.		
Mastercard Consumer Credit (Incl Prem)	0.30% - 1.98%	0.029% + £0.0055 - 0.534% + £0.0952
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.30%. Cross Border transactions between the UK and EEA will have Interchange capped at 0.30% for card present and 1.50% for card not present transactions. If a merchant is in Spain or Italy, it is possible to achieve Interchange rates lower than 0.30% on some Domestic transactions.		
Mastercard Commercial Debit	1.10% - 2.10%	0.029% + £0.0055 - 0.534% + £0.0952
A merchant can receive a cap of £1.50 per transaction on their UK Domestic Mastercard Non-Consumer Debit Interchange if they qualify for the UK Domestic Government & Personal Payments Program. To do so a merchant must be one of the following Merchant Category Codes: 6012, 6211, 9311 & 9399.		
Mastercard Commercial Credit	1.65% - 2.25%	0.029% + £0.0055 - 0.534% + £0.0952
Mastercard Commercial Credit also includes Business, Corporate & Purchasing Credit Cards.		
Maestro Consumer Debit	0.20% - 1.05%	0.029% + £0.0055 - 0.534% + £0.0952
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.20%. A merchant can receive a cap of £1.50 per transaction on their UK Domestic Maestro Debit Interchange if they qualify for the UK Domestic Government & Personal Payments Program. To do so a merchant must be one of the following Merchant Category Codes: 6012, 6211, 9311 & 9399.		
JCB Consumer Debit	0.20% - 2.25%	0.05% + £0.027
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.20%.		
JCB Consumer Credit	0.30% - 2.25%	0.05% + £0.027
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.30%.		
JCB Commercial	0.70% - 2.25%	0.05% + £0.027
JCB Commercial includes all funding sources.		
CUP Consumer Debit	0.20% - 2.00%	0.006% + £0.009
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.20%.		
CUP Consumer Credit	0.30% - 2.00%	0.012% + £0.009
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.30%.		
CUP Commercial Debit	€0.60 - 2.00%	0.006% + £0.009
CUP Commercial Credit	1.50% - 2.00%	0.012% + £0.009
Diners Consumer Debit	0.20% - 1.15%	0.12%
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.20%. If a merchant is in Iceland, Norway or Liechtenstein the Interchange fee is 1.15% for all Diners traffic.		
Diners Consumer Credit	0.30% - 1.50%	0.12%
Domestic UK & EEA Intra-regional transactions will have Interchange capped at 0.30%. If a merchant is in Iceland, Norway or Liechtenstein the Interchange fee is 1.50% for all Diners traffic.		
Diners Commercial	1.75%	0.12%
Diners Commercial includes all funding sources.		

Visa Refunds

Visa Refund Transactions will have the original Sale Interchange returned except on cases where the merchant is in the EEA and the card is issued outside of the EEA, in which the return Interchange is set at 0.00%.

Cross border Consumer transactions between the UK and the EEA will receive 0.00% of the Interchange returned on Refunds.

For Scheme Fees, a Mastercard Refund is charged as per a Sale transaction.

Mastercard Refunds (Including Maestro)

Mastercard Refund Transactions will have all or part of the original Sales Interchange refunded. In the case of Mastercard Consumer, return Interchange is capped at £0.05.

For Mastercard Non-Consumer Interchange is returned at 75% of the Sales Interchange Amount.

For Scheme Fees, a Mastercard Refund is charged as per a Sale transaction.

Visa OCT & Fast Funds

Visa Original Credit Transaction Inter-Client Fees and Visa Direct/Fast Funds will attract an Interchange rate of 0.25% in the EEA. These are capped at £0.08 for UK Domestic transactions, and £0.09 for Domestic transactions in Europe (excluding UK) and Intra-EEA.

Further Information from the Card Schemes on Interchange below:

Visa

Mastercard

CUP

JCB

*Please note - Diners Club International do not publish their Interchange fees.