

1. Intra-EEA¹ Interchange Reimbursement Fees (IRF)

1.1 IRF for POS/QRC/E-Commerce/ MO/TO and Recurring Transactions

Card Product	Card Type	Acquirer Pays Issuer
Consumer	PIN-based Debit/Prepaid	0.2%
	Credit &Signature-based Debit/Prepaid	0.3%
Commercial	PIN-based Debit/Prepaid	EUR 0.6
	Credit &Signature-based Debit/Prepaid	1.5%

1.2 IRF for ATM Transactions

Transaction	Issuer Pays Acquirer
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25

Note:

1. The EEA includes EU countries and also Iceland, Liechtenstein and Norway.

2. Inter-EEA Interchange Reimbursement Fees (IRF)

2.1 Transactions Acquired in the EEA with UnionPay cards issued in the UK and Andorra
Subject to the same rates of intra-EEA pricing on the previous page.

2.2 Transactions Acquired in the EEA with UnionPay Cards issued in other non-EEA markets

2.2.1 IRF for POS Transactions

Card Product	Card Type	MCC	Acquirer Pays Issuer
Consumer	PIN-based Debit/Prepaid	White-listed MCC (Appendix A)	0.2%
	Credit &Signature-based Debit/Prepaid		0.3%
	All Card Type	Other MCC	1.1%
Commercial	All Card Type	All	1.1%

2.2.2 IRF for ATM Transactions

Transaction	Issuer Pays Acquirer
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25

2.2.3 IRF for MO/TO and Recurring Transactions

Transaction	Acquirer Pays Issuer
MO/TO	1.5%
Recurring	1.1%

2.2.4 IRF for E-Commerce Transactions

MCC	Card Type	Acquirer Pays Issuer
Education (8211, 8220,8241,8244, 8249,8299)	PIN-based Prepaid/Debit	Standard Pricing 1.15%
		Overseas Education Payment Program ¹ 0.30% (Max RMB 500)
	Credit& Signature-based Prepaid/Debit	1.15%
Airlines(4511)	All	1.15%
Other MCCs	All	1.20%

Note:

1. Overseas Education Payment Program is available to cross-border transactions initiated by specific Acquirers only. For more information, please contact your UPI representative.

2.2.5 IRF for QRC Transactions

Card Product	MCC	Single Transaction Amount	IRF
Consumer	Daily-consumption MCCs (Appendix B)	≤ USD140	0.55%
	Others		1.1%

Appendix A : White-listed MCC in the EEA

Merchant Category		MCCs												
Agricultural Services		0742	0743	0744	0780									
Contracted services		1740	1750	1761	1771	1799	2741	2791	2842					
Transportation		4011	4111	4112	4119	4121	4131	4214	4215	3998				
		4225	4457	4458	4468	4511	4582	4733	4784	4789				
Utilities		4812	4814	4815	4816	4821	4899	4900						
Retail Outlets		5013	5021	5039	5044	5045	5046	5047	5051	5065	5072	5074	5085	5099
		5111	5122	5131	5137	5139	5169	5172	5192	5193	5198	5199	5200	5211
		5231	5251	5261	5271	5300	5331	5398	5411	5422	5441	5451	5462	5499
Automobiles and Vehicles		5511	5521	5531	5532	5533	5541	5542	5551	5561	5571	5592	5598	5599
Miscellaneous Outlets		5712	5713	5714	5715	5718	5719	5722	5732	5733	5734	5735	5811	
		5812	5813	5814	5912	5921	5931	5933	5935	5937	5940	5941	5942	5943
		5945	5946	5949	5962	5963	5964	5965	5966	5967	5968	5969		
		5972	5973	5975	5976	5978	5983	5992	5993	5994	5995	5996	5997	5998
Service Providers		7012	7032	7033	7210	7211	7216	7217	7221	7230	7251			
		7261	7273	7276	7277	7278	7280	7295	7296	7297	7298			
Business Services		7311	7321	7322	7333	7338	7339	7342	7349	7361	7372			
		7375	7379	7392	7393	7394	7395	7399	7512	7513	7519	7523		
Repair Services		7531	7534	7535	7538	7542	7549	7622	7623	7629	7641	7692	7699	
Amusement and Entertainment		7829	7832	7841	7911	7922	7929	7932	7933					
		7941	7991	7992	7993	7994	7996	7997	7998	7999				
Professional Services and Membership Organizations		8011	8021	8031	8041	8042	8043	8049	8050	8062	8071			
		8099	8111	8211	8220	8241	8244	8249	8299	8351	8398			
		8641	8651	8661	8675	8699	8911	8912	8931	8999				
Government Services		9211	9222	9223	9311	9399	9400	9402	9405	9498	9950			

Appendix B: UPI Daily-Consumed MCC List

Daily-consumed MCCs refer to MCCs **excluding the following MCCs:**

MCC	Description
1520	General contractors — residential and commercial
1771	Concrete work contractors
5271	Mobile home dealers
7013	Real Estate Agent — brokers
5511	Car and truck dealers (new and used) sales, services, repairs, parts, and leasing
5521	Car and truck dealers (used only) sales, service, repairs, parts, and leasing
5551	Boat dealers
5561	Camper, recreational and utility trailer dealers
5571	Motorcycle shops and dealers
5592	Motor home dealers
5598	Snowmobile dealers
5599	Miscellaneous automotive, aircraft, and farm equipment dealers— not elsewhere classified
5933	Pawn shops
6012	Financial institutions---merchandise and services
4011	Railroads
4214	Motor freight carriers and trucking — local and long distance, moving and storage companies, and local delivery
4458	Tobacco logistics
5013	Motor vehicle supplies and new parts
5021	Office and commercial furniture
5039	Construction materials — not elsewhere classified
5044	Office, photographic, photocopy, and microfilm equipment
5045	Computers, computer peripheral equipment — not elsewhere classified
5046	Commercial equipment — not elsewhere classified
5047	Dental/laboratory/medical/ophthalmic hospital equipment and supplies
5051	Metal service centers and offices
5065	Electrical parts and equipment
5072	Hardware equipment and supplies
5074	Plumbing and heating equipment and supplies
5111	Stationery, office supplies, and printing and writing paper
5122	Drugs, drug proprietors
5131	Piece goods, notions, and other dry goods
5137	Men’s, women’s, and children’s uniforms and commercial clothing
5139	Commercial footwear
5172	Petroleum and petroleum products
5192	Books, periodicals, and newspapers
5193	Florists’ supplies, nursery stock and flowers
5198	Paints, varnishes, and supplies
5398	Corporate wholesale
5998	Tent and awning shops
6010	Financial institutions---manual cash disbursements
6011	Financial institutions---automated cash disbursements
6051	Non-financial institutions---foreign currency, money orders (not wire transfer) , scrip, and travelers’ checks
5094	Precious stones and metals, watches, and jewelry
9498	Credit card bill payment