

Domestic Interchange Reimbursement Fees (IRF)

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%

2. IRF for ATM Transactions

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