

UK Domestic Interchange Reimbursement Fees (IRF)

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

Card Product	Category	Acquirer Pays Issuer
Consumer Card	PIN-based Debit/Prepaid	0.2%
	Credit &Signature-based Debit/Prepaid	0.3%
Commercial Card	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

2. Interchange Reimbursement Fees (IRF) between the UK and the EEA¹

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

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

2.2 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.