



## EEA | Interchange Reimbursement Fees

### 1. Intra-EEA<sup>1</sup> Interchange Reimbursement Fees (IRF)

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

Card Product	Card Type	IRF
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	IRF
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	IRF
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	IRF
ATM Withdrawal	USD 1.375
ATM Inquiry	USD 0.25

### 2.2.3 IRF for MO/TO and Recurring Transactions

Transaction	IRF
MO/TO	1.5%
Recurring	1.1%

### 2.2.4 IRF for E-Commerce Transactions

MCC	Card Type	IRF
Education (8211, 8220,8241,8244, 8249,8299)	PIN-based Prepaid/Debit	Standard Pricing
	Credit & Signature-based Prepaid/Debit	Overseas Education Payment Program <sup>1</sup> (Max RMB 500)
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												
<b>Agricultural Services</b>	0742 0743 0744 0780												
<b>Contracted services</b>	1740 1750 1761 1771 1799 2741 2791 2842												
<b>Transportation</b>	4011 4111 4112 4119 4121 4131 4214 4215 3998 4225 4457 4458 4468 4511 4582 4733 4784 4789												
<b>Utilities</b>	4812 4814 4815 4816 4821 4899 4900												
<b>Retail Outlets</b>	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												
<b>Automobiles and Vehicles</b>	5511 5521 5531 5532 5533 5541 5542 5551 5561 5571 5592 5598 5599 5712 5713 5714 5715 5718 5719 5722 5732 5733 5734 5735 5811												
<b>Miscellaneous Outlets</b>	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												
<b>Service Providers</b>	7012 7032 7033 7210 7211 7216 7217 7221 7230 7251 7261 7273 7276 7277 7278 7280 7295 7296 7297 7298												
<b>Business Services</b>	7311 7321 7322 7333 7338 7339 7342 7349 7361 7372 7375 7379 7392 7393 7394 7395 7399 7512 7513 7519 7523												
<b>Repair Services</b>	7531 7534 7535 7538 7542 7549 7622 7623 7629 7641 7692 7699												
<b>Amusement and Entertainment</b>	7829 7832 7841 7911 7922 7929 7932 7933 7941 7991 7992 7993 7994 7996 7997 7998 7999												
<b>Professional Services and Membership Organizations</b>	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												
<b>Government Services</b>	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