



United Kingdom¹ | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Me-to-Me Program ³	Me-to-Me Program (Tax Payments) ⁴
Visa Consumer Debit	Secure ²	0.20%	0.20% (capped at £0.50)	0.20%
Visa Consumer Prepaid	Non-Secure		0.20% (capped at £1.00)	(capped at £0.40)
Visa Consumer Credit	Secure	0.30%	-	-
Visa Consumer Deferred Debit	Non-Secure			

Commercial						
Product	Fee Type	General	Me-to-Me Program	Me-to-Me Program (Tax Payments)	Merchant Performance Program	
Visa Business Debit	Card Present - Contactless ⁵	0.50%	0.30% (capped at £1.50)	0.30% (capped at £0.75)	0.50% (capped at £2.50)	
	Card Present - EMV® Chip	0.75%			0.75% (capped at £2.50)	
	Card Not Present	1.15%			1.15% (capped at £2.50)	
	Standard	1.15%			1.15% (capped at £2.50)	
Visa Business Prepaid	Secure	1.40%	-	0.30% + £0.05 (capped at £0.75)	-	
	Non-Secure			0.30% + £0.10 (capped at £0.75)		
Visa Business Credit	Card Present - Contactless	1.35%	-	-	-	
Visa Business Deferred Debit	Card Present - EMV® Chip	1.35%				
	Card Not Present	1.65%				
	Standard	1.65%				
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-	-	
Visa Platinum Business Debit	Card Present - Contactless	0.75%	0.30% (capped at £1.50)	0.30% (capped at £0.75)	0.75% (capped at £2.50)	
Visa Infinite Business Debit	Card Present - EMV® Chip	1.00%			1.00% (capped at £2.50)	
	Card Not Present	1.40%			1.40% (capped at £2.50)	
	Standard	1.40%			1.40% (capped at £2.50)	
Visa Platinum Business Credit	Card Present - Contactless	1.60%	-	-	-	
	Visa Infinite Business Credit	Card Present - EMV® Chip				1.60%
		Card Not Present				1.90%
	Standard	1.90%				
Visa Corporate	Card Present - Contactless	1.55%	-	-	-	
	Card Present - EMV® Chip	1.55%				
	Card Not Present	1.85%				
	Standard	1.85%				

Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-	-
Visa Purchasing	Card Present - Contactless	1.55% ^{6,7}			
Visa Fleet	Card Present - EMV® Chip	1.55% ^{6,7}	-	-	-
	Card Not Present	1.85% ^{6,7}			
	Standard	1.85% ^{6,7}			

¹ Includes Great Britain (England, Scotland & Wales), Northern Ireland, Gibraltar, the Channel Islands and the Isle of Man.

² Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

³ Merchant registration required. Applicable to all transactions in MCC 6012—Financial Institutions—Merchandise, Services and Debt Repayment; MCC 6211—Security Brokers / Dealers and MCC 9399—Government Services (Not Elsewhere Classified)

⁴ Merchant registration required. Applicable to all transactions in MCC 9311—Tax Payments.

⁵ Transactions GBP 100 and less.

⁶ Visa Purchasing acquirers may receive an additional interchange incentive of GBP 0.32 if they submit the transaction with the Visa Global Invoicing System and Line Item Detail (VGIS / LID) additional data.

⁷ Visa Fleet acquirers may receive an additional interchange incentive of GBP 0.32 if they submit the transaction with additional Enhanced Level 2 and Level 3 Data at fuel related MCCs.

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