

United Kingdom ¹ | Domestic Multi-lateral Interchange Fees

Consumer		
	Credit, Charge & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
<u>Non-Sector Specific</u>		
Contactless		
EMV Chip [®]	0.30%	
Secure Electronic Commerce ²		
Non-Secure Electronic Commerce - Low Value	n/a	
Card Not Present - CVV2		0.20%
Card Not Present - CNP		
Recurring Transactions	0.30%	
Standard		
Standard Refunds ³		
<u>Sector Specific</u>		
Me-to-me Payment - Secure ^{4,7}	n/a	0.20% (capped at £0.50)
Me-to-me Payment - Non-Secure ⁷		0.20% (capped at £1.00)
Airline	0.30%	n/a
V PAY		
There are no domestic V PAY cards currently in issue		n/a

Commercial			
	Credit & Deferred Debit	Immediate Debit	Prepaid
Business - Secure ⁴		0.3% + £0.05 (capped at £5)	
Business - Non-Secure	1.40%	0.3% + £0.10 (capped at £5)	1.40%
Business Me-to-me Payment - Secure ^{4,7}	n/a	0.3% + £0.05 (capped at £1.50)	n/a
Business Me-to-me Payment - Non-Secure ⁷		0.3% + £0.10 (capped at £1.50)	
Corporate & Purchasing	1.70% ^{5,6}	n/a	n/a
Small Market Expenses			
Large Market Enterprise	0.30%	n/a	n/a

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

² Comprises of Verified by Visa or other equivalent secure Visa technology which may be developed in the future.

³ Applicable to refunds that fail to qualify for one of the Consumer interchange fees, payable by issuer to acquirer.

⁴ Comprises of EMV[®] Chip, Contactless, Verified by Visa, or other equivalent secure Visa technology which may be developed in the future.

⁵ Commercial Purchasing Card Credit & Deferred Debit transactions submitted with specific additional data (VGIS or LID) are eligible to an incentive of £0.32, payable by issuer to acquirer.

⁶ Commercial Purchasing Card Credit & Deferred Debit transactions submitted with specific additional data (TAX) are eligible to an incentive of £0.16, payable by issuer to acquirer.

⁷ Merchant registration required. Merchants that qualify and are registered for the consumer debit me-to-me payment merchant program will be automatically eligible for the Business Immediate Debit me-to-me interchange fee without any further registration required