Interchange rates and scheme fee guide – UK only

Please be aware that the rates below apply to UK customers only who are processing transactions in pound sterling.
The table below lists interchange and scheme fees for card payments. We pay these costs to the card schemes, such as Visa and Mastercard, for the processing of your transactions. This is a reference guide to give you more information about our costs, as detailed in your Charges and Fees Schedule. It doesn't change your Merchant Service Charges or any other charges that you pay to us. The region and the channel you accept a payment from influences the interchange and scheme fees paid.

Please bear in mind that consumer cards issued within the EU will have an interchange cap of 0.2% for debit cards (except in certain territories which apply an alternative capping approach) and 0.3% for credit cards

Charge narrative (shown on your agreement)	Interchange	Scheme fees
Visa Credit	0.3% to 1.6%	0.7p to 10p + 0.01% to 0.86%
Visa Premium Credit	0.3% to 1.97%	0.7p to 10p + 0.01% to 0.86%
Visa UK Debit	0.2%	0.7p + 0.01% to 0.02%
For registered 'Me to Me' payment merchants these transactions will be capped at 50p for secure and £1.00 for non-secure transactions.Transactions made by merchants with Merchant Category Codes 6012, 6211, 9311 or 9399 meeting certain other criteria can qualify for 'Me to Me' Interchange fees.		
Visa Purchasing[1]	1.35% to 2%	0.7p to 10p + 0.01% to 0.86%
Visa Business Credit[1]	1.3% to 2%	0.7p to 10p + 0.01% to 0.86%
Visa Business Debit	0.3% to 2% or 0.75% + 60 euro cents	0.7p to 10p + 0.01% to 0.86%
Additional charges of 5p for secure and 10p for non-secure transactions, will be applicable. These charges will be capped at £5.00 for secure and non-secure transactions and £1.50 for transactions made by registered 'Me to Me' payment merchants. Transactions made by merchants with Merchant Category Codes 6012, 5211, 9311 or 9399 meeting certain other criteria can qualify for 'Me to Me' Interchange fees.		
Visa Corporate[1]	1.35% to 2%	0.7p to 10p + 0.01% to 0.86%
Visa UK Electron	0.2%	0.7p + 0.01% to 0.02%
For registered 'Me to Me' payment merchants these transactions will be capped at 50p for secure and £1.00 for non-secure transactions. Transactions made by merchants with Merchant Category Codes 6012, 6211, 9311 or 9399 meeting certain other criteria can qualify for 'Me to Me' Interchange fees.		
International Visa Debit	0.2% to 1.6% or 6 to 22 euro cents	0.7p to 10p + 0.01% to 0.86%
International VPAY[2]	0.2% to 1.15% or 6 to 22 Euro Cents	0.7p + 0.01%
Mastercard Credit	0.3% to 2.25%	0.3p to 9.4p + 0.01% to 0.57%
Mastercard Premium Credit	0.3% to 2.1%	0.3p to 9.4p + 0.01% to 0.57%
UK Mastercard Debit[3]	0.2%	0.3p + 0.01% to 0.06%
Mastercard Purchasing[1,3]	0.75% to 2.25%	0.3p to 9.4p + 0.01% to 0.57%
Additional per item charges may be applicable to some large value transactions.		
Mastercard Business[1,3]	0.7% to 2.1%	0.3p to 9.4p + 0.01% to 0.57%
Mastercard Corporate[1,3]	0.75% to 2.25%	0.3p to 9.4p + 0.01% to 0.57%
Additional per item charges may be applicable to some large value transactions.		
Mastercard International Debit	0.2% to 2%	0.3p to 9.4p + 0.06% to 0.57%
JCB	0.2% to 1.5%	6 euro cents + 0.05%
UK Maestro[3]	0.2%	0.3p + 0.039% to 0.09%
International Maestro	0.2% to 2.1%	0.3p to 9.4p + 0.06% to 0.53%
Additional charge of 3 euro cents, 5 euro cents or 25 US cents may be applicable to some transactions.		
Diners Consumer Credit	0.3% to 1.50%	0.15%
Diners Consumer Debit	0.2% to 1.50%	0.15%
Diners Commercial Credit	1.75%	0.15%
Diners Commercial Debit	1.75%	0.15%

Effective from October 2019. Rates apply to UK customers, processing transactions in pounds sterling.

Mastercard refunds Will attract the rates above but may have a cap applied to interchange. From July 19, Mastercard refund caps of 5 euro cents were removed for commercial cards and a scenario-variable percentage of commercial card purchase interchange rates will apply.

Visa Consumer card Refunds with cards outside EEA used within EEA will attract 0% from October 2019.

Notes [1]For comparison purposes, some Charges and Fees Schedules will aggregate Purchasing, Corporate and Business cards into a single "Commercial" grouping. [2]Your Charges and Fees Schedule will include UK VPAY. As there are no cards being issued at present, they are not listed on this guide. [3]For UK Domestic Mastercard and Maestro Debit and Prepaid Purchase transactions made with merchant category codes 6012, 6211, 9399 and 9311, the transactions are capped at £1 for Consumer card transactions, and at £1.50 for Commercial card transactions. This relates to the Government and Personal Payments Interchange Fee programme.

Barclaycard is a trading name of Barclays Bank PLC and Barclaycard International Payments Limited.

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 122702). Registered in England No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Barclaycard International Payments Limited, trading as Barclaycard, is regulated by the Central Bank of Ireland. Registered Number: 316541. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Directors: Paul Adams (British), James Kelly, Mary Lambkin Coyle, Peter Morris and Michael Reed (USA). Calls may be recorded for security and other purposes.