

Schedule of Interchange and Scheme Fee Costs

V4 | Effective from (and including) 1st Sept 2026

Below, in accordance with European Union Interchange Fee Regulation rules, you'll find a detailed overview of the underlying costs (interchange and scheme fees) for Visa and Mastercard transactions.

This tells you how much transactions cost us in a variety of different scenarios. These are only part of our working costs, but they're an important part of what we roll together to produce your personalised, simplified rates.

See the bottom of the document for a glossary of terms.

Personal Debit

(UK and Europe) Part 1/2

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Debit and Prepaid	UK Domestic Consumer Debit Chip and Pin	0.20%	0.0464%
Visa	Debit and Prepaid	UK Domestic Consumer Debit 3D Secure Electronic Commerce	0.20%	0.0604%
Visa	Debit and Prepaid	UK Domestic Consumer Debit Mail order / Telephone Order	0.20%	0.0514%
Visa	Debit and Prepaid	Intra-EEA Consumer Debit Chip and Pin	0.20%	0.1685%
Visa	Debit and Prepaid	Intra-EEA Consumer Debit 3D Secure Electronic Commerce	1.15%	0.3325%
Visa	Debit and Prepaid	Intra-EEA Consumer Debit Mail order / Telephone Order	1.15%	0.3235%
Visa	Debit and Prepaid	Intra-Non-EEA Consumer Debit Chip and Pin	0.20%	0.1685%
Visa	Debit and Prepaid	Intra-Non-EEA Consumer Debit 3D Secure Electronic Commerce	1.15%	0.3325%
Visa	Debit and Prepaid	Intra-Non-EEA Consumer Debit Mail order / Telephone Order	1.15%	0.3235%
Mastercard	Debit and Prepaid	UK Domestic Consumer Debit Chip and Pin	0.20%	0.0627%
Mastercard	Debit and Prepaid	UK Domestic Consumer Debit 3D Secure Electronic Commerce	0.20%	0.1969%
Mastercard	Debit and Prepaid	UK Domestic Consumer Debit Mail order / Telephone Order	0.20%	0.1189%
Mastercard	Debit and Prepaid	Intra-EEA Consumer Debit Chip and Pin	0.20%	0.1257%
Mastercard	Debit and Prepaid	Intra-EEA Consumer Debit 3D Secure Electronic Commerce	1.15%	0.2329%

Personal Debit

(UK and Europe) Part 2/2

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Debit and Prepaid	Intra-EEA Consumer Debit Mail order / Telephone Order	1.15%	0.1369%
Mastercard	Debit and Prepaid	Mastercard Intra-Western Consumer Debit and Prepaid Consumer - Chip and Pin	0.20%	0.1257%
Mastercard	Debit and Prepaid	Mastercard Intra-Western Consumer Debit and Prepaid Consumer - 3D Secure Electronic Commerce - partially authenticated	1.15%	0.2329%
Mastercard	Debit and Prepaid	Mastercard Intra-Western Consumer Debit and Prepaid Consumer - 3D Secure Electronic Commerce - fully authenticated	1.15%	0.2079%
Mastercard	Debit and Prepaid	Mastercard Intra-Western Consumer Debit and Prepaid Consumer - Mail order / Telephone Order	1.15%	0.1376%
Mastercard	Debit and Prepaid	Mastercard Intra-European Consumer Debit and Prepaid Consumer - Chip and Pin	0.20%	0.7796%
Mastercard	Debit and Prepaid	Mastercard Intra-European Consumer Debit and Prepaid Consumer - 3D Secure Electronic Commerce - partially authenticated	1.15%	0.9817%
Mastercard	Debit and Prepaid	Mastercard Intra-European Consumer Debit and Prepaid Consumer - 3D Secure Electronic Commerce - fully authenticated	1.15%	0.9317%
Mastercard	Debit and Prepaid	Mastercard Intra-European Consumer Debit and Prepaid Consumer - Mail order / Telephone Order	1.15%	0.8874%
Mastercard	Prepaid	Mastercard Intra-European Prepaid Platinum - Chip and Pin	0.20%	0.7796%
Mastercard	Prepaid	Mastercard Intra-European Prepaid Platinum - 3D Secure Electronic Commerce - partially authenticated	1.15%	0.9817%
Mastercard	Prepaid	Mastercard Intra-European Prepaid Platinum - 3D Secure Electronic Commerce - fully authenticated	1.15%	0.9317%
Mastercard	Prepaid	Mastercard Intra-European Prepaid Platinum - Mail order / Telephone Order	1.15%	0.8874%

Personal Credit

(UK and Europe) Part 1/4

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Credit	UK Domestic Chip and Pin	0.30%	0.0564%
Visa	Credit	UK Domestic Mail order or Telephone Order	0.30%	0.0704%
Visa	Credit	UK Domestic 3D Secure Electronic Commerce	0.30%	0.0614%
Visa	Credit	Intra-EEA Chip and Pin	0.30%	0.1785%
Visa	Credit	Intra-EEA Mail order or Telephone Order	1.50%	0.3425%
Visa	Credit	Intra-EEA 3D Secure Electronic Commerce	1.50%	0.3335%
Visa	Credit	Intra-Non-EEA Consumer Debit Chip and Pin	0.30%	0.0785%
Visa	Credit	Intra-Non-EEA Consumer Debit 3D Secure Electronic Commerce	1.50%	0.0925%
Visa	Credit	Intra-Non-EEA Consumer Debit Mail order / Telephone Order	1.50%	0.0835%
Mastercard	Credit	UK Domestic Consumer Credit Chip and Pin	0.30%	0.0627%
Mastercard	Credit	UK Domestic Consumer Credit 3D Secure Electronic Commerce	0.30%	0.1969%
Mastercard	Credit	UK Domestic Consumer Credit Mail order / Telephone Order	0.30%	0.1189%
Mastercard	Credit	Intra-EEA Consumer Credit - Chip and Pin	0.30%	0.1257%

Personal Credit

(UK and Europe) Part 2/4

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Credit	Intra-EEA Consumer Credit 3D Secure Electronic Commerce	1.50%	0.2329%
Mastercard	Credit	Intra-EEA Consumer Credit Mail order / Telephone Order	1.50%	0.1369%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - Standard Card - Chip and Pin	0.30%	0.1257%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - Standard Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.2329%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - Standard Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.2079%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - Standard Card - Mail order / Telephone Order	1.50%	0.1376%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Card - Chip and Pin	0.30%	0.1257%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.2329%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.2079%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Card - Mail order / Telephone Order	1.50%	0.1376%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Elite Card - Chip and Pin	0.30%	0.1257%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Elite Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.2329%
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Elite Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.2079%

Personal Credit

(UK and Europe) Part 3/4

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Credit	Mastercard Intra-Western Consumer Credit - World Elite Card - Mail order / Telephone Order	1.50%	0.1376 %
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Standard Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Standard Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Standard Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Standard Card - Mail order / Telephone Order	1.50%	0.8874%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Gold Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Gold Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Gold Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Gold Card - Mail order / Telephone Order	1.50%	0.8874%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Platinum Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Platinum Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Platinum Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - Platinum Card - Mail order / Telephone Order	1.50%	0.8874%

Personal Credit

(UK and Europe) Part 4/4

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Card - Mail order / Telephone Order	1.50%	0.8874%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Elite Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Elite Card - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Elite Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Intra-European Consumer Credit - World Elite Card - Mail order / Telephone Order	1.50%	0.8874%
Mastercard	Credit	Mastercard UK Domestic Consumer Credit Instalment Program	0.30%	0.1969%

Business Debit

(UK and Europe) Part 1/2

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Commercial	Visa UK Domestic Business Debit - Contactless	0.75%	0.0464%
Visa	Commercial	Visa UK Domestic Business Debit - Chip and Pin	0.75%	0.0464%
Visa	Commercial	Visa UK Domestic Business Debit - 3D Secure Electronic Commerce	1.20%	0.0604%
Visa	Commercial	Visa UK Domestic Business Debit - Mail order/Telephone Order	1.20%	0.0514%
Visa	Commercial	Visa Intra-EEA Business Debit - Chip and Pin	1.65%	0.1685%
Visa	Commercial	Visa Intra-EEA Business Debit - Non extended access countries, excl. Turkey and Israel - 3D Secure /Telephone Order	1.65%	0.3325%
Visa	Commercial	Visa Intra-EEA Business Debit - Mail order/ Telephone Order	1.65%	0.3235%
Visa	Commercial	Visa Intra-Non-EEA Business Debit - Chip and Pin	1.65%	0.1685%
Visa	Commercial	Visa Intra-Non-EEA Business Debit - Non extended access countries, excl. Turkey and Israel - 3D Secure /Telephone Order	1.65%	0.3325%
Visa	Commercial	Visa Intra-Non-EEA Business Debit - Mail order/ Telephone Order	1.65%	0.3235%
Mastercard	Commercial	Mastercard UK Domestic Business Debit - Chip and Pin	0.95%	0.0627%
Mastercard	Commercial	Mastercard UK Domestic Business Debit - 3D Secure Electronic Commerce	1.35%	0.1969%
Mastercard	Commercial	Mastercard UK Domestic Business Debit - Mail order / Telephone Order	1.35%	0.1189%

Business Debit

(UK and Europe) Part 2/2

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Commercial	Mastercard Intra-EEA Business Debit - Chip and Pin	1.25%	0.1257%
Mastercard	Commercial	Mastercard Intra-EEA Business Debit - 3D Secure Electronic Commerce	1.65%	0.2329%
Mastercard	Commercial	Mastercard Intra-EEA Business Debit - Mail order / Telephone Order	1.65%	0.1369%
Mastercard	Commercial	Mastercard Intra-Western Business Debit - Chip and Pin	1.25%	0.1257%
Mastercard	Commercial	Mastercard Intra-Western Business Debit - 3D Secure Electronic Commerce	1.50%	0.2079%
Mastercard	Commercial	Mastercard Intra-Western Business Debit - Mail order / Telephone Order	1.65%	0.1376%
Mastercard	Commercial	Mastercard Intra-Western Business Premium Debit - Chip and Pin	1.50%	0.1257%
Mastercard	Commercial	Mastercard Intra-Western Business Premium Debit - 3D Secure Electronic Commerce	1.75%	0.2079%
Mastercard	Commercial	Mastercard Intra-Western Business Premium Debit - Mail order / Telephone Order	1.90%	0.1376%
Mastercard	Commercial	Mastercard Intra-European Business Debit - Chip and Pin	1.70%	0.7796%
Mastercard	Commercial	Mastercard Intra-European Business Debit - 3D Secure Electronic Commerce	1.95%	0.9317%
Mastercard	Commercial	Mastercard Intra-European Business Debit - Mail order / Telephone Order	2.10%	0.8874%

Corporate & International

Part 1/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Debit and Prepaid	Visa Inter-regional Consumer Classic - Chip and Pin	0.20%	0.7915%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Classic - 3D Secure Electronic Commerce	1.15%	1.3555%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Classic - Mail order / Telephone Order	1.15%	1.3465%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Premium Card- Chip and Pin	0.20%	0.7915%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Premium Card- 3D Secure Electronic Commerce	1.15%	1.3555%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Premium Card- Mail order/ Telephone Order	1.15%	1.3465%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Super Premium Card - Chip and Pin	0.20%	0.7915%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Super Premium Card - 3D Secure Electronic Commerce	1.15%	1.3555%
Visa	Debit and Prepaid	Visa Inter-regional Consumer Super Premium Card - Mail order/ Telephone Order	1.15%	1.3465%
Visa	Credit	Visa Inter-regional Consumer Classic Chip and Pin	0.30%	0.8015%
Visa	Credit	Visa Inter-regional Consumer Classic 3D Secure Electronic Commerce	1.50%	1.3655%
Visa	Credit	Visa Inter-regional Consumer Classic Mail order / Telephone Order	1.50%	1.3565%
Visa	Credit	Visa Inter-regional Consumer Premium Card - Chip and Pin	0.30%	0.8015%

Corporate & International

Part 2/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Credit	Visa Inter-regional Consumer Premium Card - 3D Secure Electronic Commerce	1.50%	1.3655%
Visa	Credit	Visa Inter-regional Consumer Premium Card - Mail order/ Telephone Order	1.50%	1.3565%
Visa	Credit	Visa Inter-regional Consumer Super Premium Card - Chip and Pin	0.30%	0.8015%
Visa	Credit	Visa Inter-regional Consumer Super Premium Card - 3D Secure Electronic Commerce	1.50%	1.3655%
Visa	Credit	Visa Inter-regional Consumer Super Premium Card - Mail order/ Telephone Order	1.50%	1.3565%
Visa	Commercial	Visa UK Domestic Business Credit - Chip and Pin	1.40%	0.0564%
Visa	Commercial	Visa UK Domestic Business Credit- 3D Secure Electronic Commerce	1.70%	0.0704%
Visa	Commercial	Visa UK Domestic Business Credit- Mail order/Telephone Order	1.70%	0.0614%
Visa	Commercial	Visa UK Domestic Corporate and Purchasing - Chip and Pin	1.75%	0.0564%
Visa	Commercial	Visa UK Domestic Corporate and Purchasing - 3D Secure Electronic Commerce	2.00%	0.0704%
Visa	Commercial	Visa UK Domestic Corporate and Purchasing - Mail order/ Telephone Order	2.00%	0.0614%
Visa	Commercial	Visa Intra-EEA Business Credit - Chip and Pin	1.65%	0.1785%
Visa	Commercial	Visa Intra-EEA Business Credit - 3D Secure Electronic Commerce	1.65%	0.3425%

Corporate & International

Part 3/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Commercial	Visa Intra-EEA Business Credit - Mail order / Telephone Order	1.65%	0.3335%
Visa	Commercial	Visa Intra-EEA Corporate and Purchasing - Chip and Pin	1.90%	0.1785%
Visa	Commercial	Visa Intra-EEA Corporate and Purchasing - 3D Secure Electronic Commerce	1.90%	0.3425%
Visa	Commercial	Visa Intra-EEA Corporate and Purchasing - Mail order / Telephone Order	1.90%	0.3335%
Visa	Commercial	Visa Inter-regional Commerical Credit Card - Chip and Pin	2.00%	0.8015%
Visa	Commercial	Visa Inter-regional Commerical Credit Card - 3D Secure Electronic Commerce	2.00%	1.3655%
Visa	Commercial	Visa Inter-regional Commerical Credit Card - Mail Order / Telephone Order	2.00%	1.3565%
Visa	Commercial	Visa Inter-regional Commerical Debit Card - Chip and Pin	2.00%	0.7915%
Visa	Commercial	Visa Inter-regional Commerical Debit Card - 3D Secure Electronic Commerce	2.00%	1.3465%
Visa	Commercial	Visa Inter-regional Commerical Debit Card - Mail Order / Telephone Order	2.00%	1.3555%
Visa	Commercial	Visa Intra-Non-EEA Business Credit - Chip and Pin	1.65%	0.0785%
Visa	Commercial	Visa Intra-Non-EEA Business Credit - 3D Secure Electronic Commerce	1.65%	0.0925%
Visa	Commercial	Visa Intra-Non-EEA Business Credit - Mail order / Telephone Order	1.65%	0.0835%

Corporate & International

Part 4/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Commercial	Visa Intra-Non-EEA Corporate and Purchasing - Chip and Pin	1.90%	0.0785%
Visa	Commercial	Visa Intra-Non-EEA Corporate and Purchasing - 3D Secure Electronic Commerce	1.90%	0.0925%
Visa	Commercial	Visa Intra-Non-EEA Corporate and Purchasing - Mail order / Telephone Order	1.90%	0.0835%
Mastercard	Credit	Mastercard Inter-regional Consumer Classic - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Inter-regional Consumer Classic - 3D Secure Electronic Commerce - partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Inter-regional Consumer Classic - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Inter-regional Consumer Classic - Mail order / Telephone Order	1.50%	0.8857%
Mastercard	Credit	Mastercard Inter-regional Consumer Premium Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Inter-regional Consumer Premium Card - 3D Secure Electronic Commerce- partially authenticated	1.50%	0.9817%
Mastercard	Credit	Mastercard Inter-regional Consumer Premium Card - 3D Secure Electronic Commerce- fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Inter-regional Consumer Premium Card - Mail order/ Telephone Order	1.50%	0.8857%
Mastercard	Credit	Mastercard Inter-regional Consumer Super Premium Card - Chip and Pin	0.30%	0.7796%
Mastercard	Credit	Mastercard Inter-regional Consumer Super Premium Card - 3D Secure Electronic Commerce- partially authenticated	1.50%	0.9817%

Corporate & International

Part 5/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Credit	Mastercard Inter-regional Consumer Super Premium Card - 3D Secure Electronic Commerce- fully authenticated	1.50%	0.9317%
Mastercard	Credit	Mastercard Inter-regional Consumer Super Premium Card - Mail order/ Telephone Order	1.50%	0.8857%
Mastercard	Commercial	Mastercard UK Domestic Corporate / Purchasing / Fleetcard - Chip and Pin	1.50%	0.0627%
Mastercard	Commercial	Mastercard UK Domestic Corporate/ Purchasing / Fleetcard - 3D Secure Electronic Commerce	1.90%	0.1969%
Mastercard	Commercial	Mastercard UK Domestic Corporate/ Purchasing / Fleetcard - Mail order / Telephone Order	1.90%	0.1189%
Mastercard	Commercial	Mastercard UK Domestic Business Credit/ Prepaid Commercial Card - Chip and Pin	1.30%	0.0627%
Mastercard	Commercial	Mastercard UK Domestic Business Credit / Prepaid Commercial Card 3D Secure Electronic Commerce	- 1.70%	0.1969%
Mastercard	Commercial	Mastercard UK Domestic Business Credit / Prepaid Commercial Card Mail order / Telephone Order	- 1.70%	0.1189%
Mastercard	Commercial	Mastercard Intra-EEA Business Credit / Purchasing / Fleetcard - Chip and Pin	1.25%	0.1257%
Mastercard	Commercial	Mastercard Intra-EEA Business Credit / Purchasing / Fleetcard - 3D Secure Electronic Commerce	1.65%	0.2329%
Mastercard	Commercial	Mastercard Intra-EEA Business Credit / Purchasing / Fleetcard - Mail order / Telephone Order	1.65%	0.1369%
Mastercard	Commercial	Mastercard Intra-EEA Corporate - Chip and Pin	1.38%	0.1257%
Mastercard	Commercial	Mastercard Intra-EEA Corporate - 3D Secure Electronic Commerce	1.83%	0.2329%

Corporate & International

Part 6/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Commercial	Mastercard Intra-EEA Corporate - Mail order / Telephone Order	1.78%	0.1369%
Mastercard	Commercial	Mastercard Intra-Western Business / Prepaid Commercial Card - Chip and Pin	1.25%	0.1257%
Mastercard	Commercial	Mastercard Intra-Western Business / Prepaid Commercial Card - 3D Secure Electronic Commerce - partially authenticated	1.35%	0.2329%
Mastercard	Commercial	Mastercard Intra-Western Business / Prepaid Commercial Card - 3D Secure Electronic Commerce - fully authenticated	1.50%	0.2079%
Mastercard	Commercial	Mastercard Intra-Western Business / Prepaid Commercial Card - Mail order / Telephone Order	1.65%	0.1376%
Mastercard	Commercial	Mastercard Intra-European Business / Prepaid Commercial Card - Chip and Pin	1.70%	0.7796%
Mastercard	Commercial	Mastercard Intra-European Business / Prepaid Commercial Card - 3D Secure Electronic Commerce - partially authenticated	1.80%	0.9817%
Mastercard	Commercial	Mastercard Intra-European Business / Prepaid Commercial Card - 3D Secure Electronic Commerce - fully authenticated	1.95%	0.9317%
Mastercard	Commercial	Mastercard Intra-European Business / Prepaid Commercial Card - Mail order / Telephone Order	2.10%	0.8874%
Mastercard	Commercial	Mastercard Intra-Western Corporate / Purchasing / Fleetcard - Chip and Pin	1.50%	0.1257%
Mastercard	Commercial	Mastercard Intra-Western Corporate / Purchasing / Fleetcard - 3D Secure Electronic Commerce - partially authenticated	1.60%	0.2329%
Mastercard	Commercial	Mastercard Intra-Western Corporate / Purchasing / Fleetcard - 3D Secure Electronic Commerce - fully authenticated	1.75%	0.2079%
Mastercard	Commercial	Mastercard Intra-Western Corporate / Purchasing / Fleetcard - Mail order / Telephone Order	1.90%	0.1376%

Corporate & International

Part 7/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Mastercard	Commercial	Mastercard Intra-European Corporate / Purchasing / Fleetcard Card - Chip and Pin	1.75%	0.7796%
Mastercard	Commercial	Mastercard Intra-European Corporate / Purchasing / Fleetcard - 3D Secure Electronic Commerce - partially authenticated	1.85%	0.9817%
Mastercard	Commercial	Mastercard Intra-European Corporate / Purchasing / Fleetcard - 3D Secure Electronic Commerce - fully authenticated	2.00%	0.9317%
Mastercard	Commercial	Mastercard Intra-European Corporate / Purchasing / Fleetcard - Mail order / Telephone Order	2.25%	0.8874%
Mastercard	Commercial	Mastercard Inter-regional Corporate / Purchasing / Fleetcard - Chip and Pin	2.00%	0.7796%
Mastercard	Commercial	Mastercard Inter-regional Corporate / Purchasing / Fleetcard - 3D Secure Electronic Commerce - partially	2.00%	0.9817%
Mastercard	Commercial	Mastercard Inter-regional Corporate / Purchasing / Fleetcard - 3D Secure Electronic Commerce - fully partially	2.00%	0.9317%
Mastercard	Commercial	Mastercard Inter-regional Corporate / Purchasing / Fleetcard - Mail order / Telephone Order	2.00%	0.8857%
Diners	Debit and Prepaid	Diners UK Domestic	0.20%	0.1200%
Diners	Debit and Prepaid	Diners Intra EEA	0.20%	0.1200%
Diners	Debit and Prepaid	Diners International - Card Present	0.20%	0.4500%
Diners	Debit and Prepaid	Diners International - Card Not Present	1.15%	0.4500%
Diners	Credit	Diners UK Domestic	0.30%	0.1200%
Diners	Credit	Diners Intra EEA	0.30%	0.1200%
Diners	Credit	Diners International - Card Present	0.30%	0.4500%

Corporate & International

Part 8/8

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Diners	Credit	Diners International - Card Not Present	1.50%	0.4500%
Diners	Commercial	Diners UK Domestic - Card Not Present	1.75%	0.1200%
Diners	Commercial	Diners Intra EEA - Card Not Present	1.75%	0.1200%
Diners	Commercial	Diners International - Card Not Present	1.75%	0.4500%

Visa and Mastercard Virtual B2B cards

(where applicable*)

Brand	Card Category	Transaction Scenario	Interchange Rate	Average Scheme Fees
Visa	Commercial	Visa UK Domestic Virtual B2B Card	2.00%	0.0704%
Visa	Commercial	Visa Intra-EEA Virtual B2B Card	2.00%	0.0925%
Visa	Commercial	Visa Inter-regional Virtual B2B Card	2.00%	1.3655%
Mastercard	Commercial	Mastercard Virtual B2B Card	2.00%	0.6671%

* Applicable only for the following merchant categories:
Lodging (Hotels, Motels, Resorts), Recreation Services, Health and Beauty Spas, Tourist Attractions and Exhibits, Bus Lines

Glossary of terms

UK Domestic:

Applies to transactions where the card issuing country and the merchant country are both the UK.

Intra-EEA:

For Visa, this applies to transactions where the merchant country is in the EEA (European Economic Area), and the card issuing country is in the respective schemes Europe Region. For Mastercard, this applies to transactions where the card issuing country and the merchant country are not the same but are both in the EEA (European Economic Area). For Diners Club International, this applies to transactions where the Acquirer is located in an EEA country, the Merchant is located in the Originating Country, and the Issuer is located in a different EEA country.

Intra-Western (Mastercard):

Applies to transactions where the card issuing country and the merchant country are not the same, both not within the EEA, but both within Mastercard's 'Western' sub-region.

Inter-regional:

Applies to transactions where the merchant country and card issuing country are in different regions (as defined by the respective card schemes, i.e. Visa, Mastercard and Diners club international).

Notes:

Multiple scheme fees can be allocated to a single transaction, with a mixture of a per-item and % fee structure. The Scheme Fee figures shown are based on average figures we see from analysing our portfolio. They are displayed assuming an ATV of £35.