
CARDNET

INTERCHANGE RATES

MasterCard and Visa

January 2017

Updated to include new UK and ROI MasterCard Commercial Card Rates Effective 1 March 2017 and to include MasterCard Global Wholesale Travel Transaction Programme



LLOYDS BANK

MasterCard UK Domestic Fees

MasterCard Consumer Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer Credit
Contactless	0.30%
MasterPass Wallet	0.30%
Chip & Pin	0.30%
Enhanced Electronic	0.30%
Merchant UCAF	0.30%
Full UCAF	0.30%
Base	0.30%
Refund transaction interchange amount	
	Capped at £0.04

Merchant UCAF = Merchant offers 3D Secure Code
 Full UCAF = 3D Secure Merchant and Secure Code enrolled Cardholder

MasterCard Consumer Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer Debit/MasterCard Consumer Prepaid/Debit MasterCard Consumer	Maestro Consumer/Maestro Consumer Prepaid
Contactless <£30.00	0.20%	0.20%
Contactless > Over £30.00	0.20%	0.20%
MasterPass Wallet	0.20%**	0.20%**
Chip & Pin	0.20%	0.20%
Enhanced Electronic	0.20%	0.20%
Merchant UCAF	0.20%	0.20%
Full UCAF	0.20%	0.20%
Secure eCom	0.20%	0.20%
MoTo	0.20%	0.20%
Base	0.20%	0.20%
Refund transaction interchange amount		
	Capped at £0.04	Capped at £0.04

** = Please consult your Relationship Manager regarding these Fees

MasterCard UK Domestic Fees

MasterCard Commercial Card Interchange Fees

Current rates as at 1 September 2016 & New Rates Effective 1 March 2017

Fee Tier	Corporate Card/FleetCard/Purchasing Card/Prepaid Business Preferred/B2B Product/Central Solution Travel		Business Card/Professional Card/Corporate Executive Card		Prepaid Commercial		Debit MasterCard Business/MasterCard Corporate Prepaid		Business Premium Debit	
	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17
Contactless <£30.00	0.80%	1.50%	0.80%	1.30%	0.60%	1.30%	0.60% +1p	0.70%	–	0.95%
Contactless > Over £30.00	–	–	–	–	–	–	0.12p	0.80%	–	1.05%
MasterPass Wallet	1.60%	1.60%	1.40%	1.40%	1.40%	1.40%	–	0.80%	–	1.05%
Chip & Pin	1.50%	1.50%	1.30%	1.30%	1.30%	1.30%	0.17p	0.70%	–	0.95%
Enhanced Electronic	1.60%	1.60%	1.40%	1.40%	1.40%	1.40%	0.27p	1.10%	–	1.35%
Merchant UCAF	1.60%	1.60%	1.40%	1.40%	1.40%	1.40%	0.12p	0.80%	–	1.05%
Full UCAF	1.75%	1.75%	1.55%	1.55%	1.55%	1.55%	0.18p	0.95%	–	1.20%
Base	1.90%	1.90%	1.70%	1.70%	1.70%	1.70%	0.27p	1.10%	–	1.35%
Large Ticket Level 1	1.00% + £12.00	1.00% + £12.00								
Large Ticket Level 2	0.75% + £27.00	0.75% + £27.00								
Incentive	-0.30%	-0.30%	-0.30%	-0.30%	-0.30%	-0.30%				

Corporate Card incentive fees apply if the acquirer meets the requirements and provides the required additional data.

Intra EEA Fees

MasterCard Consumer Card Interchange Fees

MasterCard Commercial Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer Credit	MasterCard Consumer Debit/MasterCard Consumer Prepaid/Debit MasterCard Consumer	Delayed Debit	MasterCard Corporate/MasterCard World Business/MasterCard Electronic Corporate	MasterCard BusinessCard/MasterCard Professional Credit/MasterCard Executive BusinessCard/MasterCard Corporate Executive Card/MasterCard Electronic BusinessCard/ Debit MasterCard for Business	MasterCard Purchasing	MasterCard Fleetcard	MasterCard Prepaid Commercial
Contactless under EUR 25	0.30%	0.20%	0.20%	0.80%	0.80%	0.80%	0.80%	0.55%
MasterPass Wallet				1.60% (-0.30%)	1.35% (-0.30%)	1.35% (-0.50 EUR)	1.35% (-0.30%)	1.35% (-0.30%)
Chip				1.50% (-0.30%)	1.25% (-0.30%)	1.25% (-0.50 EUR)	1.25% (-0.30%)	1.25% (-0.30%)
Enhanced Electronic				1.60% (-0.30%)	1.35% (-0.30%)	1.35% (-0.50 EUR)	1.35% (-0.30%)	1.35% (-0.30%)
Merchant UCAF				1.60% (-0.30%)	1.35% (-0.30%)	1.35% (-0.50 EUR)	1.35% (-0.30%)	1.35% (-0.30%)
Full UCAF				1.75% (-0.30%)	1.50% (-0.30%)	1.50% (-0.50 EUR)	1.50% (-0.30%)	1.50% (-0.30%)
Base				1.90% (-0.30%)	1.65% (-0.30%)	1.65% (-0.50 EUR)	1.65% (-0.30%)	1.65% (-0.30%)
Large Ticket Level 1 – transactions greater than EUR 3,000. Enriched data incentive not applicable						1.00% + EUR 20.00	1.00% + EUR 20.00	
Large Ticket Level 2 – transactions greater than EUR 10,000. Enriched data incentive not applicable						0.75% + EUR 45.00	0.75% + EUR 45.00	

Intra-EEA fallback fees apply to cross-border transactions where the issuer country and merchant country are both in the MasterCard EEA subregion. Corporate Card incentive fees apply if the acquirer meets the requirements and provides the required additional data.

Intra EEA Fees

Maestro Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	Maestro Consumer/Consumer Prepaid	Maestro Small Business	Maestro Prepaid Commercial
Contactless under EUR 25	0.20%	0.80%	0.45% + € 0.03
Secure e-Commerce		1.50%	1.05% + €0.05
Pin-Verified		1.35%	0.50% + €0.05
Signature verified		1.65%	0.75% + €0.05
MoTo		1.50%	1.05% + €0.05
Chip		1.25%	0.40% + €0.05
Chip-Late Presentment		1.65%	0.75% + €0.05
Masterpass Wallet		1.50%	1.50%

Intra EEA Region Includes:

The 28 Member States of the European Union

Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark, Estonia, Finland (including Aland Islands), France (Including French Guiana, Guadeloupe, Martinique, Reunion, Mayotte, Saint Barthelemy, Saint Martin(FrenchPart), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores & Maderia), Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, Melilla), Sweden and United Kingdom (including Gibraltar), Iceland, Liechtenstein, Norway (including Svalbard and Jan Mayen).

Intra European Fees

MasterCard Consumer Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer Standard/MasterCard Electronic %	MasterCard Gold %	MasterCard Platinum %	MasterCard World/World Black Edition %	MasterCard World Elite/World Signia %	MasterCard Prepaid Consumer %	MasterCard Prepaid Platinum %	Debit MasterCard/Debit MasterCard Prepaid/Debit MasterCard World/World Elite Debit MasterCard %	MasterCard Corporate/MasterCard World Business/MasterCard Electronic Corporate %	MasterCard BusinessCard/MasterCard Professional Card/MasterCard Executive BusinessCard/MasterCard Corporate Executive Card/MasterCard Electronic BusinessCard/Debit MasterCard for Business %	MasterCard Purchasing %	MasterCard Fleetcard %	MasterCard Prepaid Commercial %
Contactless under EUR 25	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.85%	1.14%	1.15%	1.15%	1.15%	1.15%	1.15%
MasterPass Wallet	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Chip	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.85%	1.14%	1.75% (-0.30%)	1.70% (-0.30%)	1.75% (-0.30%)	1.75% (-0.30%)	1.70% (-0.30%)
Enhanced Electronic	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.85%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Merchant UCAF	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.85%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Full UCAF	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.85%	1.49%	2.00% (-0.30%)	1.95% (-0.30%)	2.00% (-0.30%)	2.00% (-0.30%)	1.95% (-0.30%)
Base	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.85%	1.64%	2.25% (-0.30%)	2.10% (-0.30%)	2.25% (-0.30%)	2.25% (-0.30%)	2.10% (-0.30%)
Large Ticket Level 1 – transactions greater than EUR 3,000. Enriched data incentive not applicable											1.60% + EUR 14.50	1.60% + EUR 14.50	
Large Ticket Level 2 – transactions greater than EUR 10,000. Enriched data incentive not applicable											1.35% + EUR 39.50	1.35% + EUR 39.50	

Intra-European interchange and service fees are applicable to transactions between merchants and issuers established in different MasterCard Europe subregions (Western and Eastern subregions), unless bilaterally-agreed fallback rates apply. Corporate Card incentive fees apply if the acquirer meets the requirements and provides the required additional data.

Full UCAF tier is applicable to any MasterCard Electronic card internet transactions only through the use of MasterCard Securecode through Universal Card Acceptance (UCAF) authentication.

Contactless – for transactions less than or equal to EUR 25 or its equivalent local currency. Transactions greater than EUR 25 or its equivalent local currency are processed under normal MasterCard acceptance criteria.

Intra European Fees

Maestro Interchange Fees

Current rates as at 1 September 2016

Fee Tier	Maestro (excluding all Maestro Prepaid)	Maestro Prepaid Consumer & Commercial	Maestro Small Business
Contactless under EUR 25	0.75% + €0.03	0.75% + €0.03	1.15%
Chip	0.70% + €0.05	0.70% + €0.05	1.70%
Chip – Late Presentment	1.10% + €0.05	1.10% + €0.05	2.10%
PIN – Verified	0.85% + €0.05	0.85% + €0.05	1.80%
Signature Verified	1.10% + €0.05	1.10% + €0.05	2.10%
Secure E-Commerce	1.50 + €0.05	1.50 + €0.05	1.95%
MoTo	1.50 + €0.05	1.50 + €0.05	1.95%

Intra Fees – Western Subregion

MasterCard Consumer Card Interchange Fees

MasterCard Commercial Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer Standard/MasterCard Gold/MasterCard Platinum/MasterCard Electronic %	MasterCard World/World Black Edition %	MasterCard World Elite/World Signia %	MasterCard Prepaid Consumer/MasterCard Prepaid Platinum %	Debit MasterCard/Debit MasterCard Prepaid/Debit MasterCard World/World Elite Debit MasterCard %	MasterCard Corporate/MasterCard World Business/MasterCard Electronic Corporate %	MasterCard BusinessCard/MasterCard Electronic BusinessCard/MasterCard Professional Card/Debit MasterCard for Business %	MasterCard Purchasing %	MasterCard Fleetcard %	MasterCard Prepaid Commercial %	
Contactless	0.80%	0.80%	0.80%	0.55%	0.80%	0.80%	0.80%	0.80%	0.80%	0.55%	
MasterPass Wallet	n/a										
Chip	0.80%	1.30%	1.50%	0.55%	0.80%	1.50% (-0.30%)	1.25% (-0.30%)	1.50% (-0.30%)	1.50% (-0.30%)	1.25% (-0.30%)	
Enhanced Electronic	0.95%	1.40%	1.60%	0.70%	0.95%	1.60% (-0.30%)	1.35% (-0.30%)	1.60% (-0.30%)	1.60% (-0.30%)	1.35% (-0.30%)	
Merchant UCAF	0.95%	1.40%	1.60%	0.70%	0.95%	1.60% (-0.30%)	1.35% (-0.30%)	1.60% (-0.30%)	1.60% (-0.30%)	1.35% (-0.30%)	
Full UCAF	1.15%	1.55%	1.75%	0.75%	1.15%	1.75% (-0.30%)	1.50% (-0.30%)	1.75% (-0.30%)	1.75% (-0.30%)	1.50% (-0.30%)	
BASE	1.20%	1.70%	1.90%	0.85%	1.20%	1.90% (-0.30%)	1.65% (-0.30%)	1.90% (-0.30%)	1.90% (-0.30%)	1.65% (-0.30%)	
Large Ticket Level 1 (Transactions greater than EUR 3,000)								1.00% + EUR 20.00	1.00% + EUR 20.00		
Large Ticket Level 2 (Transactions greater than EUR 10,000)								0.75% + EUR 45.00	0.75% + EUR 45.00		

Intra-Western fees apply to cross-border transactions where the issuer country and the merchant country are in the MasterCard Western subregion except when both the issuer and the merchant country are both in the MasterCard EEA subregion.

Full UCAF tier is applicable to any MasterCard Electronic card internet transactions only through the use of MasterCard Securecode through Universal Card Acceptance (UCAF) authentication.

PayPass – for transactions less than or equal to EUR 25 or its equivalent local currency. Transactions greater than EUR 25 or its equivalent local currency are processed under normal MasterCard acceptance criteria.

Western Subregion includes: The 28 Member States of the European Union with the addition of:

Switzerland, Andorra, Monaco, San Marino, and Holy See (Vatican City State), Antarctica, Greenland, Faroe Islands, Saint Barthelemy, Falklands Islands, Guernsey, Isle of Man, Jersey, Saint Helena, Ascension and Tristan Da Cunha Helena, South Georgia and the South Sandwich Islands.

The 28 Member States of the European Union:

Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark, Estonia, Finland (including Aland Islands), France (including French Guiana, Guadeloupe, Martinique, Reunion, Mayotte, Saint Barthelemy, Saint Martin(FrenchPart), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal (including Azores & Madeira), Romania, Slovakia, Slovenia, Spain (including Canary Islands, Ceuta, Melilla), Sweden and United Kingdom (including Gibraltar), Iceland, Liechtenstein, Norway (including Svalbard and Jan Mayen).

Intra Fees – Eastern Subregion

MasterCard Consumer Card Interchange Fees

MasterCard Commercial Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer Standard/MasterCard Electronic %	MasterCard Gold %	MasterCard Platinum %	MasterCard World/World Black Edition %	MasterCard World Elite/World Signia %	MasterCard Prepaid Consumer %	Debit MasterCard/Debit MasterCard Prepaid/Debit MasterCard World/World Elite Debit MasterCard	MasterCard Corporate/MasterCard World Business/MasterCard Electronic Corporate %	MaterCard BusinessCard/MasterCard Professional Card/MasterCard Executive BusinessCard/MasterCard Corporate Executive Card/MasterCard Electronic Business Card/Debit MasterCard for Business %	MasterCard Purchasing %	MasterCard Fleetcard %	MasterCard Prepaid Commercial %
Contactless	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%	1.15%	1.15%	1.15%	1.15%	1.15%
MasterPass Wallet	n/a											
Chip	1.14%	1.23%	1.90%	2.00%	2.10%	1.14%	1.14%	1.75% (-0.30%)	1.70% (-0.30%)	1.75% (-0.30%)	1.75% (-0.30%)	1.70% (-0.30%)
Enhanced Electronic	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Merchant UCAF	1.29%	1.38%	1.90%	2.00%	2.10%	1.29%	1.29%	1.85% (-0.30%)	1.80% (-0.30%)	1.85% (-0.30%)	1.85% (-0.30%)	1.80% (-0.30%)
Full UCAF	1.49%	1.58%	1.90%	2.00%	2.10%	1.49%	1.49%	2.00% (-0.30%)	1.95% (-0.30%)	2.00% (-0.30%)	2.00% (-0.30%)	1.95% (-0.30%)
BASE	1.64%	1.73%	1.90%	2.00%	2.10%	1.64%	1.64%	2.25% (-0.30%)	2.10% (-0.30%)	2.25% (-0.30%)	2.25% (-0.30%)	2.10% (-0.30%)
Large Ticket Level 1 (Transactions greater than EUR 3,000)										1.60% + EUR 14.50	1.60% + EUR 14.50	
Large Ticket Level 2 (Transactions greater than EUR 10,000)										1.35% + EUR 39.50	1.35% + EUR 39.50	

Intra-Eastern Fees apply to cross-border transactions where the issuer country and merchant country are both in the MasterCard Eastern subregion.

Eastern Subregion includes:

Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Israel, Kazakhstan, Kosovo (United Nations Mission in Kosovo), Kyrgyzstan, Macedonia, Moldova, Montenegro, Russian Federation, Serbia, Tajikistan, Turkey, Turkmenistan, Ukraine, and Uzbekistan.

International Fees

MasterCard Consumer Card Interchange Fees

Current rates as at 1 September 2016

Fee Tier	Mastercard Consumer %	Consumer Premium/ Debit Platinum/ Platinum Prepaid Travel Card %	Consumer Super Premium/ World Debit %	Corporate/MasterCard Business Card/MasterCard Professional Card/MasterCard Executive Business Card/MasterCard Executive Card/MasterCard Prepaid Commercial/Debit MasterCard for Business %	Purchasing %
Consumer Standard	1.60%	1.85%	1.98%	2.00%	2.00%
Merchant UCAF	1.44%	1.85%	1.98%	n/a	n/a
Full UCAF	1.54%	1.85%	1.98%	n/a	n/a
Consumer Electronic	1.10%	1.85%	1.98%	1.85%	n/a
Large Ticket	n/a	n/a	n/a	n/a	0.90% + USD 30.00
Commercial Purchasing Data Rate II	n/a	n/a	n/a	n/a	1.70%

Interregional interchange fees apply to transactions between a Customer established in the MasterCard Europe region and another Customer in a country outside the MasterCard Europe Region.

Visa UK Domestic Fees

Visa Consumer Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit & Prepaid £	Credit & Deferred Debit %	Charge Card %
Contactless (£0.00 – £2.00)	0.20%	0.30%	0.30%
Contactless (£2.01 – £10.00)			
Contactless (£10.01 – £15.00)			
Contactless (£15.01 – £20.00)			
Parking (£0.00 – £35.00)			
Vending (£0.00 – £15.00)			
EMV Chip			
Secure Electronic Commerce UK V.me by Visa			
Electronic Commerce – Low Value Payment (£0.00 – £2.00). First transaction must be Secure E-Com	0.20%	n/a	n/a
Card Not Present – CVV2 Recurring Transaction	0.20%	0.30%	0.30%
Card Not Present (CNP)		0.30%	0.30%
Standard/Non-Electronic			
Airline – Chip Terminal			
Airline	n/a		
Me2Me Registered Merchants*			
Secure	0.20% (capped at £0.50)	n/a	n/a
Non Secure	0.20% (capped at £1.00)	n/a	n/a
Standard Refund Interchange Fees			
Refund – Card Present	0.20%	0.30%	0.30%
Refund – MoTo and CNP			
Refund – E-Commerce			

*** = Me2Me Merchant Criteria**

1. Funds are being transferred by a cardholder to an account or portal in the cardholder's name
2. Qualifying MCCs are: 6012, 6211, 9399
3. Within the qualifying MCCs, the merchant has an Average Transaction Value for UK domestic consumer debit greater than £1,000, based on the previous calendar year

Visa Commercial Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit & Prepaid £	Credit & Deferred Debit %	Charge Card %
Business – Secure	0.20% + £0.01 (MIF cap of £0.75 per transaction)	1.40%	n/a
Business – Non Secure	0.20% + £0.11 (MIF cap of £1.50 per transaction)	1.40%	n/a
Corporate	n/a	1.70%	n/a
Purchasing	n/a	1.70%	n/a

Visa Domestic Cross Border Fees

These fees relate to the Visa Cross Border Domestic Interchange Programme which commenced 1 January 2015.

Visa Consumer Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit %	Consumer Credit %
Contactless & Paywave Known & Variable (€0.00 to €20.00)	0.20%	0.30%
Secure		
EMV Terminal online authorised or offline approved (exc Fallback)		
Paywave Transit & Contactless (above €20.00)		
Parking EMV terminal online authorised or offline approved (below €50.00)	0.20%	0.30%
Vending EMV terminal online authorised or offline approved (below €20.00)		
Secure E-Commerce		
V.me		

Intra Visa Europe Fees – EEA* Markets

Visa Consumer Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit %	Credit & Deferred Debit %
Contactless & Paywave Known & Variable (€0.00 to €20.00)	0.20%	0.30%
Secure	0.20%	0.30%
EMV Terminal online authorised or offline approved (exc Fallback)		
Paywave Transit & Contactless (above €20.00)		
Parking EMV terminal online authorised or offline approve (below €50.00)		
Vending EMV terminal online authorised or offline approved (below €20.00)		
Secure E-Commerce	0.20%	0.30%
Non Secure		
Electronic authorised – magstripe read online authorised		
Electronic data capture – magstripe read not authorised		
CVV2 Card Not Present		
Recurring		
Card Not Present		
Airline MCCs (n/a for Immediate Debit)		
Standard Non-Electronic or Reclassified		

* Transactions where both the merchant and the issuer are within an EEA country

EEA Markets:

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden & UK.

Applicable to the following transactions:

1. EEA Issued Visa Europe cards transacting at EEA based merchants (in a different country)
2. Non-EEA Issued Visa Europe cards transacting at EEA based merchants
3. EEA issued Visa Europe cards transacting at Turkish merchants

Visa Commercial Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Business Standard	€ 0.60	1.45%
Business Parking	€ 0.60	1.30%
Business Vending	€ 0.60	1.30%
Business EMV	€ 0.60	1.30%
Business Electronic Online Authorised	€ 0.60	1.40%
Corporate/Purchasing Standard	n/a	1.50%
Corporate/Purchasing Parking	n/a	1.35%
Corporate/Purchasing Vending	n/a	1.35%
Corporate/Purchasing EMV	n/a	1.35%
Corporate/Purchasing EA	n/a	1.45%

V PAY Cards

Current rates as at 1 September 2016

Interchange Fees	V PAY
Contactless Low Value	0.20%
Secure	0.20%
Non-Secure	0.20%

Intra Visa Europe Fees – Non-EEA* Markets

Visa Consumer Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit €	Credit & Deferred Debit %
Contactless (€0.00 to €20.00)	€0.06	0.50%
Variable Fare Contactless below €20.00	€0.06	0.50%
Known Fare Contactless below €20.00	€0.06	0.50%
Variable Fare Contactless above €20.00	€0.15	0.50%
Secure		
EMV Terminal online authorised or offline approved (exc Fallback)	€0.15	0.50%
Parking EMV terminal online authorised or offline approved (below €50.00)	€0.15	0.50%
Vending EMV terminal online authorised or offline approved (below €20.00)	€0.15	0.50%
Secure E-Commerce	€0.15	0.50%
V.me	€0.15	0.50%
Non Secure		
Electronic authorised – magstripe read online authorised	€0.16	0.60%
Electronic data capture – magstripe read not authorised	€0.22	0.70%
CVV2 Card Not Present	€0.16	0.60%
Recurring	€0.16	0.60%
Card Not Present	€0.22	0.70%
Airline MCCs (n/a for Immediate Debit)	n/a	0.75%
Standard Non-Electronic or Reclassified	€0.22	0.75%

* Transactions where either the merchant or the issuer or both are within a non-EEA country

Visa Commercial Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Business Standard	€0.60	1.45%
Business Parking		1.30%
Business Vending		1.30%
Business EMV		1.30%
Business Electronic Online Authorised		1.40%
Corporate/Purchasing Standard	n/a	1.50%
Corporate/Purchasing Parking		1.35%
Corporate/Purchasing Vending		1.35%
Corporate/Purchasing EMV		1.35%
Corporate/Purchasing EA		1.45%

Non-EEA Markets

Andorra, Greenland, Israel, Monaco, San Marino, Switzerland, Turkey, Vatican City.

V PAY Cards

Current rates as at 1 September 2016

Interchange Fees	V PAY
V PAY – Contactless Low Value Payment (below €20.00)	€0.06
V PAY – EMV	€0.15
V PAY – Electronic Commerce	€0.15
V PAY – V.me by Visa (V PAY transactions are not eligible for V.me by Visa incentive rates)	€0.15
V PAY – Non Qualified	€0.22

Any V PAY transactions incorrectly submitted for the fees listed above will qualify for the equivalent Visa consumer immediate debit rate

Visa International Fees

Visa Consumer Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Chip Full PIN (Chip Terminal, Chip Card, PIN Authorised)		1.10%
Chip Full (Chip Terminal, Chip Card)		1.10%
Chip Terminal		1.00%
Electronic (Not full Chip data terminal, Mag-stripe card)		1.10%
Chip ISS (Mag-stripe Terminal, Chip Card)		1.20%
Secure eCom		1.44%
Airline		1.10%
Airline Chip		1.00%
Airline Chip Full		1.10%
Airline Chip Full PIN		1.10%
Standard		1.60%
Visa Infinite & Visa Signature Fees		
Visa Super Premium		1.97%

Visa Commercial Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Business/Corporate/Purchasing		2.00%
Visa Premium (Visa Platinum)		1.80%

Republic of Ireland Domestic Fees

Visa Consumer Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit ppt £	Credit & Deferred Debit %
Secure		
Contactless	0.10% (€0.01 minimum – MIF capped at €0.50)	0.30%
EMV Terminal online authorised or offline approved (fallback excluded)		
Secure Electronic Commerce		
Non Secure		
Standard Non-Electronic or Reclassified	0.10% (€0.03 minimum – MIF capped at €1.00)	0.30%

Visa Commercial Card Interchange Fees

Current rates as at 1 September 2016

Interchange Fees	Immediate Debit	Credit & Deferred Debit %
Business Standard	0.20%	1.45%
Business EMV		1.30%
Business Electronic Online Authorised		1.40%
Business – Parking & Vending	n/a	1.30%
Corporate/Purchasing Standard		1.50%
Corporate/Purchasing Parking		1.35%
Corporate/Purchasing Vending		1.35%
Corporate/Purchasing EMV		1.35%
Corporate/Purchasing EA		1.45%

Republic of Ireland Domestic Fees

MasterCard Consumer Card Interchange Fees (Credit) Current rates as at 1 September 2016

Fee Tier	MasterCard Consumer, MasterCard Electronic %	MasterCard World %	MasterCard World Elite/ World Signia %
Contactless	0.30%	0.30%	0.30%
Chip & Pin			
Enhanced Electronic			
Merchant UCAF			
Full UCAF			
Base			

Merchant UCAF = Merchant offers 3D Secure Code
Full UCAF = 3D Secure Merchant and Secure Code enrolled Cardholder

MasterCard Consumer Card Interchange Fees (Debit) Current rates as at 1 September 2016

Fee Tier	Maestro, Maestro Prepaid	Debit Mastercard	Prepaid %
Contactless	0.10%	0.10%	0.10%
Chip & Pin			
Enhanced Electronic			
Merchant UCAF			
Full UCAF			
Secure eCom			
MoTo			
Base			

MasterCard Consumer Card Interchange Fees

Current rates as at 1 September 2016 & New Rates Effective 1 March 2017

Fee Tier	MasterCard Corporate/MasterCard FleetCard/ MasterCard Purchasing Card		MasterCard Business/MasterCard Prepaid Commercial/ MasterCard Professional Card		Debit MasterCard for Business/ MasterCard Corporate Prepaid		Business Premium Debit	
	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17	Existing	Effective 1 Mar 17
Contactless	0.80%	1.50%	0.80%	1.25%	€ 0.05	0.70%		0.95%
Chip & PIN	1.50%	1.50%	1.25%	1.25%	€ 0.15	0.70%		0.95%
Enhanced Electronic	1.60%	1.60%	1.35%	1.35%	€ 0.18	1.10%		1.35%
Merchant UCAF	1.60%	1.60%	1.35%	1.35%	€ 0.18	0.80%		1.05%
Full UCAF	1.75%	1.75%	1.50%	1.50%	€ 0.24	0.95%		1.20%
BASE	1.90%	1.90%	1.65%	1.65%	€ 0.34	1.10%		1.35%
Large Ticket Level 1 (Transactions greater than EUR 3,000)	1.00% + €20.00	1.00% + €20.00						
Large Ticket Level 2 (Transactions greater than EUR 10,000)	0.75% + €45.00	0.75% + €45.00						

Incentive fees of -0.30% for MasterCard FleetCard and MasterCard Purchasing apply if the acquirer meets the requirements and provides the required additional data.

Global Wholesale Travel Transaction Program

Current rates as at 13 October 2016

Business Segment	MCCs		Commercial Business-to-Business Virtual Account Numbers	
Airlines	MCC 300-3299	Airlines, Airline Carriers	2.00%	
	MCC 4511	Air Carriers, Airlines – not elsewhere classified		
Automobile/Vehicle Rental	MCC 3351-3500	Car Rental Agencies		
	MCC 7512	Automobile Rental Agency – not elsewhere classified		
	MCC 7513	Truck Rental		
	MCC 7519	Motor Home & Recreational Vehicle Rental		
Cruise/Steamship	MCC 4411	Cruise/Steamship		
Global Wholesale Travel Other	MCC 4131	Bus Lines		
	MCC 4582	Airports, Airport Terminals/Flying Fields		
	MCC 4722	Travel Agencies & Tour Operators		
	MCC 5962	Direct Marketing – Travel-Related Arrangement Services		
	MCC 6513	Real Estate Agents & Managers – Rentals		
	MCC 7032	Recreational & Sporting Camps		
	MCC 7033	Campgrounds & Trailer Parks		
	MCC 7012	Timeshares		
	MCC 7298	Health & Beauty Spas		
	MCC 7911	Tourist Attractions & Exhibits		
	MCC 7997	Clubs – Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses		
	MCC 7999	Recreation Services – not elsewhere classified		
	Hotels & Motels	MCC 3501-3999		Lodging – Hotels, Motels, Resorts
		MCC 7011		Lodging – Hotels, Motels, Resorts – not elsewhere classified
Railways	MCC 4112	Passenger Railway		

The Global Wholesale Travel Transaction Program (GWTP) does not have geographic restriction. MasterCard defines the rate and announces it to all customers through regional interchange bulletins. The same criteria is used by all participating issuers and acquirers regardless of where the transaction is issued or acquired. Therefore interchange rates apply to wholesale travel transactions that are acquired anywhere in the world and that are initiated with virtual MasterCard account numbers issued anywhere in the world.

Note: This program is NOT open to all issuers by default. MasterCard will determine which Issuers are eligible and will decide which Issuers can participate in the programme.



LLOYDS BANK

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