

Interchange Glossary for Intra and Inter

Visa Interchange Glossary\*

|                                  |  |  |   |
|----------------------------------|--|--|---|
| CARD PRESENT                     | Face to Face   | Contactless (Intra, CBDIP) <=€20.00                        | Contactless transaction (value no greater than 20 euros)  |
|                                  |  | Transit Variable Fare Contactless <= €20.00 (Intra, CBDIP) | Transit Sector Variable Fare Contactless <= €20.00 (Intra, CBDIP)                                 |
|                                  |  | Transit Variable Fare Contactless > €20.00 (Intra, CBDIP)  | Transit Sector Variable Fare Contactless > €20.00 (Intra, CBDIP)                                  |
|                                  |  | Transit Known Fare Contactless <= €20.00 (Intra, CBDIP)    | Transit Sector Known Fare Contactless <= €20.00 (Intra, CBDIP)                                    |
|                                  |  | Small Market Expense (Intra)                               | Individual Billed Commercial Product attracting consumer rates - Identified by Product Subtype EX |
|                                  |  | Large Market Enterprise (Intra)                            | Individual Billed Commercial Product attracting consumer rates - Identified by Product Subtype EN |
|                                  |  | Parking - EMV (Intra)                                      | online authorised or offline approved Transaction Value ≤ €50.00                                  |
|                                  |  | Vending - EMV (Intra)                                      | online authorised or offline approved Transaction Value ≤ €20.00                                  |
|                                  |  | EMV Contactless (Intra)                                    | EMV Terminal online authorised or offline approved  |
|                                  |  | EMV (Intra, CBDIP) (3)                                     | Chip Terminal   |
|                                  |  | Electronic Authorised (Intra) (3)                          | Magnetic-Stripe read, online authorised   |
|                                  |  | Electronic Data Capture (Intra) (3)                        | Magnetic-Stripe read, not authorised  |
|                                  |  | Airline (Intra)  | Airline transaction   |
|                                  |  | Chip Full PIN (Inter)                                      | Chip Terminal, Chip Card, PIN authorised  |
|                                  |  | Chip Full (Inter)  | Chip Terminal, Chip Card  |
|                                  |  | Chip Terminal (Inter)                                      | Chip Terminal, Magnetic-Stripe read   |
|                                  |  | Electronic (Inter)   | Not full Chip data Terminal, Magnetic-Stripe card   |
|                                  |  | Chip Issuer (Inter)  | Magnetic-Stripe terminal, Chip card   |
|                                  |  | Airline (Inter)  | Airline transactions  |
|                                  |  | Airline Chip (Inter)                                       | Airline transactions,   |
| Airline Chip Full (Inter)        | Airline transaction, Chip Terminal, Chip Card                                |  |   |
| Airline Chip Full PIN (Inter)    | Airline transaction, Chip Terminal, Chip Card, PIN Authorised                |  |   |
| Card Present (EEA Inbound Inter) | Consumer transactions - merchant located in EEA, issuer located outside EEA. |  |   |
| Standard (Intra,Inter)           | Did not meet the qualifying criteria for the Card Present scenarios above    |  |   |

|                  |           |                                       |   |
|------------------|-----------|---------------------------------------|---|
| CARD NOT PRESENT | eCommerce | Secure Ecom (Intra, CBDIP, Inter) (3) | Secure Electronic Commerce transactions                           |
|                  |           | CVV2 (Intra) (3)                      | CVV2 Card Not Present transactions, non secure ecom               |
|                  |           | Airline (Intra, Inter)                | Airline transactions not at a Chip terminal                       |
|                  |           | Standard (Intra, Inter)               | Did not meet the qualifying criteria for the Ecom scenarios above |
|                  | MOTO      | CNP - CVV2 (Intra) (3)                | CVV2 Card Not Present transactions                                |
|                  |           | Card Not Present (Intra) (3)          | Card Not Present transactions                                     |
|                  |           | Airline (Intra, Inter)                | Airline transactions not at a Chip terminal                       |
|                  |           | Standard (Intra, Inter)               | Did not meet the qualifying criteria for the MOTO scenarios above |
|                  |           | Original Credit                       | Original Credits (formerly known as Cardholder Funds Transfer)    |
|                  |           | Original Credit (Intra, Inter)        |   |

MasterCard Interchange Glossary\*

|                         |  |   |   |
|-------------------------|--|---|---|
| CARD PRESENT            | Face to Face   | PayPass (Intra) <=25 euros                | PayPass Transaction (equal to or less than 25 euros)                          |
|                         |  | Chip & Signature (Intra & Inter)          | Chip Terminal, Chip / Magnetic-Stripe read                                    |
|                         |  | Electronic (Intra, Inter)                 | Magnetic-Stripe Terminal, Magentic-Stripe read                                |
|                         |  | Chip Late Presentment (Intra, Inter)      | Chip Late Presentment   |
|                         |  | PIN Verified (Inter)                      | Non chip or EMV terminal, Magnetic-stripe read, PIN verified                  |
|                         |  | Card Present (EEA Inbound Inter)          | Consumer transactions - merchant located in EEA, issuer located outside EEA.  |
|                         |  | Standard (Intra, Inter)                   | Did not meet the qualifying criteria for the Card Present scenarios above     |
|                         |  |   |   |
|                         |  |   |   |
|                         |  |   |   |
| CARD NOT PRESENT        | eCommerce & Telephone Order  | MasterPass (ntra) (6)                     | E-commerce - e-wallet transactions  |
|                         |  | Merchant UCAF (Intra, Inter)              | E-commerce or Telephone Order, Merchant is UCAF enabled                       |
|                         |  | Full UCAF (Intra, Inter)                  | E-commerce or Telephone Order, Merchant & Issuer are UCAF enabled             |
|                         |  | Secure E-commerce (Intra, Inter)          | E-commerce or Telephone Order, Secure Transaction (Maestro only)              |
|                         | Card Not Present   | Standard (Intra, Inter)                   | Did not meet the qualifying criteria for the Ecom & Telephone scenarios above |
|                         |  | Mail Order/Telephone Order (Intra, Inter) | Card Not Present, keyed transaction - applicable to Maestro                   |
|                         |  | Card Not Present (EEA Inbound Inter)      | Consumer transactions - merchant located in EEA, issuer located outside EEA.  |
| Standard (Intra, Inter) | Did not meet the qualifying criteria for Card Not Present transactions |   |   |

\* The Glossary is a high level description of the interchange category only, it is by no means an exhaustive list of the qualifying criteria required to attain that particular interchange category and accompanying rate.





## UPI - UnionPay International

| UPI Interchange - Intra-EEA  |                 |
|------------------------------|-----------------|
| Card Type                    | Interchange fee |
| Consumer Credit              | 0.30%           |
| Consumer Debit and Prepaid   | 0.20%           |
| Commercial Credit            | 1.50%           |
| Commercial Debit and Prepaid | € 0.60          |

| UPI Interchange - International |                |                 |
|---------------------------------|----------------|-----------------|
| Card Type                       | Tier           | Interchange fee |
| All                             | POS            | 1.10%           |
| All                             | Recurring      | 1.10%           |
| All                             | E-commerce (1) | 1.15%           |
| All                             | E-commerce (2) | 1.20%           |
| All                             | MOTO           | 1.50%           |

**E-commerce (1)** - Airline - MCC 4511, Education - MCCs 8211, 8220, 8241, 8244, 8249, 8299, Insurance - MCCs 5960, 6300

**E-commerce (2)** - any other MCC (not referred to against E-commerce (1))

UPI has announced changes to international ecommerce interchange effective 6 Sep 19. For insurance retailers trading with MCC 5960 and 6300 the interchange fees for all card types will be 1.20%. This change is yet to be implemented internally.