

## New Interchange Reimbursement Fee Structure for Consumer Debit and Prepaid Cards in the UAE

Date of Effect: October 1st, 2024

### A - Applicable Rates for Specific Merchant Segments:

Merchant Category	MCC Code	Merchant Category Description	Interchange Rates (%)
Government and Utilities <sup>1</sup>	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries	0.50%
	4112	Passenger Railways	0.50%
	4121	Taxicabs and Limousines	0.50%
	4131	Bus Lines	0.50%
	4814	Telecom including Prepaid/Recurring Phone Services	0.50%
	4816	Computer Network/Information Services	0.50%
	4899	Cable, Satellite, Other Pay Television, Radio Services	0.50%
	4900	Utilities-Electricity, Gas, Heating Oil, Sanitary, Water	0.50%
	9211	Court Costs	0.50%
	9222	Fines	0.50%
	9223	Bail and Bond Payments	0.50%
	9311	Tax Payments	0.50%
	9399	Government Services-Not Elsewhere Classified	0.50%

Merchant Category	MCC Code	Merchant Category Description	Interchange Rates (%)
Government and Utilities <sup>1</sup>	9402	Postal Services-Government Only	0.50%
	9405	Intra-Government Purchases-Government Only	0.50%
Transport <sup>1</sup>	4784	Tolls and Bridge Fees, Tolls	0.50%
	7523	Parking Lots/Garages	0.50%
Petrol <sup>1</sup>	5541	Service Stations	0.50%
	5542	Automated Fuel Dispensers	0.50%
Education <sup>2</sup>	8211	Elementary and Secondary Schools	0.65%
	8220	Colleges, Universities, Professional Schools, and Junior Colleges	0.65%
	8241	Correspondence Schools	0.65%
	8244	Business and Secretarial Schools	0.65%
	8249	Vocational and Trade Schools	0.65%
	8299	Schools and Educational Services (NotElsewhere Classified)	0.65%
Real Estate <sup>2</sup>	6513	Real Estate Agents and Managers – Rentals	0.65%
Charity <sup>3</sup>	8398	Charitable Social Service Organizations	0.65%
	8661	Organizations, Religious	0.65%
Exchange Houses	6051	Quasi Cash Merchant	AED 2.00

## B - Applicable Rates for General Merchant Segments:

Card Type	Product Type	Interchange Rates PoS (%)	Interchange Rates E-commerce(%)
Debit Cards	Standard <sup>4,6</sup>	0.75%	1.00%
Debit Cards	Premium <sup>5,6</sup>	1.00%	1.00%
Prepaid card	All <sup>5</sup>	1.00%	1.00%

### Notes:

1. Interchange is capped at AED 25.00.
2. Interchange is capped at AED 32.50.
3. Interchange is capped at AED 1.00.
4. Interchange is capped at AED 37.50.
5. Interchange is capped at AED 50.00.
6. Standard Cards (i.e. Gold, Rewards and Platinum for cards with VISA logo and to Standard, Gold, Titanium and Platinum for cards with MasterCard logo). However, Premium Cards (i.e. Signature, Infinite and Ultra High Net Worth for cards with VISA logo, and to World and World Elite for cards with Mastercard logo).
7. These rates are applicable exclusively to UAE-issued consumer debit and prepaid cards. For clarity, they do not apply to UAE Issued consumer credit, corporate, or internationally issued cards.