

# Visa United Arab Emirates Interchange Reimbursement Fees<sup>1</sup>

Effective 19 December 2024, the following interchange rates apply to domestic purchase transactions processed through Visa Payment System and are paid by the acquirer to the issuer. These domestic interchange rates are generally applicable for Visa branded consumer and commercial cards issued in the United Arab Emirates and used at merchants that are acquired in the United Arab Emirates.

Visa uses interchange reimbursement fees as transfer fees between issuers and acquirers to balance and grow the payment system for the benefit of all participants. Interchange is not a revenue to Visa. Merchants do not pay interchange reimbursement fees; merchants pay a "merchant discount rate" to their acquirer for a variety of processing services provided by the respective financial institution and interchange may only be one component of their overall merchant discount rate.

## DEBIT and PREPAID CONSUMER CARDS RATES

### Applicable rates for General Merchant Segments

Debit and Prepaid Consumer Cards	Card Present Rates <sup>2</sup>	Card Not Present Rates
<b>Debit Consumer cards</b>		
Visa Classic, Visa Gold, Visa Rewards, Visa Platinum, Visa Platinum Qualified	0.75% cap AED 37.50	1.00% cap AED 50.00
Visa Signature, Visa Infinite, Visa Private, Visa Ultra High Net Worth	1.00% cap AED 50.00	1.00% cap AED 50.00
<b>Prepaid Consumer cards</b>		
All Visa Products	1.00% cap AED 50.00	1.00% cap AED 50.00

### Applicable Rates for Specific Merchant Segments

Merchant Segment Rate Programs	Debit and Prepaid Consumer Cards Rates <sup>3</sup>
Government and Utilities	0.50% cap AED 25.00
Transport	0.50% cap AED 25.00
Petrol	0.50% cap AED 25.00
Education	0.65% cap AED 32.50
Real Estate	0.65% cap AED 32.50
Charity	0.65% cap AED 1.00
Exchange Houses	AED 2.00

<sup>1</sup> The rack rates are provided for reference only. While Visa will use best efforts to keep this document current, Visa does not guarantee its accuracy. In the event of any discrepancy between these rates and official rates as determined by Visa, official rates will apply.

<sup>2</sup> Applicable to qualified card present transactions that fulfill edit criteria requirements (i.e., POS Entry Mode and MOTO / ECI). Transactions that fail any edit criteria requirements will be assessed the Card Not Present rate.

<sup>3</sup> Applicable to qualified transactions that fulfill edit criteria requirements (i.e., Merchant Category Code).

## Merchant Category Codes for Specific Merchants Segments for Debit and Prepaid Consumer Cards

Merchant Segments	Applicable Merchant Category Codes
<b>Government and Utilities</b>	4111 (Local and Suburban Commuter Passenger Transportation, Including Ferries), 4112 (Passenger Railways), 4121 (Taxicabs and Limousines), 4131 (Bus Lines), 4814 (Telecom including Prepaid/Recurring Phone Services), 4816 (Computer Network/Information Services), 4899 (Cable, Satellite, Other Pay Television, Radio Services), 4900 (Utilities), 9211 (Court costs), 9222 (Fines), 9223 (Bail and bond payments), 9311 (Tax payments), 9399 (Government services), 9402 (Postal Services – Government Only), 9405 (Intra-Government Purchases – Government Only)
<b>Transport</b>	4784 (Tolls and bridge fees), 7523 (Parking lots/garages)
<b>Petrol</b>	5541 (Service stations), 5542 (Automated fuel dispensers)
<b>Education</b>	8211 (Elementary and Secondary Schools), 8220 (Colleges, Universities, Professional Schools, and Junior Colleges), 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools), 8249 (Vocational and Trade Schools), 8299 (Schools and Educational Services (Not Elsewhere Classified))
<b>Real Estate</b>	6513 (Real Estate Agents and Managers – Rentals)
<b>Charity</b>	8398 (Charitable Social Service Organizations), 8661 (Organizations, Religious)
<b>Exchange Houses</b>	6051 (Quasi Cash Merchant)

## CREDIT CONSUMER and ALL COMMERCIAL CARDS RATES

### Applicable rates for General Merchant Segments

Credit Consumer and All Commercial Cards	Product and Alternative Rates	Downgrade Rate <sup>4</sup>
<b>Credit Consumer cards</b>		
Visa Classic	1.15%	1.20%
Visa Gold	1.15%	1.20%
Visa Rewards	1.70%	1.75%
Visa Platinum	1.80%	1.85%
Visa Platinum Qualified	1.93%	1.98%
Visa Signature	2.05%	2.10%
Visa Signature Qualified	2.08%	2.13%
Visa Infinite	2.10%	2.15%
Visa Infinite Qualified	2.20%	2.25%
Visa Private	2.25%	2.30%
Visa Ultra High Net Worth	2.30%	2.35%
<b>All Commercial cards</b>		
Visa Business, Visa Corporate, Visa Purchasing, Visa Business Rewards	2.00%	2.05%
Visa Platinum Business	2.05%	2.10%
Visa Signature Business	2.10%	2.15%

<sup>4</sup> Majority of face-to-face transactions are expected to qualify for the Product Rate, and a majority of tokenized e-commerce transactions are expected to qualify for the Alternative Rate. Transactions that fail any edit criteria requirements (i.e., authorization, data or timeliness) will be assessed the Acquirer Downgrade Rate

## Applicable Rates for Specific Merchant Segments

Merchant Segment Rate Programs	Credit Consumer and All Commercial Cards Rates <sup>5</sup>
Government and Utilities	0.50%
Transport	0.65%
Education	0.65%
Charity	0.65%
Rental	0.65%
Petrol	0.70% (minimum US\$ 0.05)
Insurance	1.00%
Supermarket	1.05%
Auto Dealer	1.50% (for transactions below or equal to US\$ 10,000) \$150 + 0.30% (for transactions above US\$ 10,000)
Commercial Large Ticket (only for Commercial Cards)	0.95% + US\$ 100 (for transactions above US\$ 150,000)

## Merchant Category Codes for Specific Merchants Segments for Credit Consumer and All Commercial Cards

Merchant Segments	Applicable Merchant Category Codes
<b>Government and Utilities</b>	4111 (Local and Suburban Commuter Passenger Transportation, Including Ferries), 4121 (Taxicabs and Limousines), 4131 (Bus Lines), 9211 (Court costs), 9222 (Fines), 9223 (Bail and bond payments), 9399 (Government services), 9311 (Tax payments), 9402 (Postal Services – Government Only), 4900 (Utilities)
<b>Transport</b>	4784 (Tolls and bridge fees), 7523 (Parking lots/garages)
<b>Education</b>	8211 (Elementary and Secondary Schools), 8220 (Colleges, Universities, Professional Schools, and Junior Colleges), 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools), 8249 (Vocational and Trade Schools), 8299 (Schools and Educational Services (Not Elsewhere Classified))
<b>Charity</b>	8398 (Charitable Social Service Organizations)
<b>Real Estate</b>	6513 (Real Estate Agents and Managers – Rentals)
<b>Petrol</b>	5541 (Service stations), 5542 (Automated fuel dispensers)
<b>Insurance</b>	5960 (Direct Marketing – Insurance Services), 6300 (Insurance Sales, Underwriting, and Premiums)
<b>Supermarket</b>	5411 (Grocery Stores, Supermarkets)
<b>Auto Dealer</b>	5511 (Car & truck dealers – new & used), 5521 (Car & truck dealers – used only)
<b>Commercial Large Ticket</b>	4225 (Public Warehousing and Storage – Farm Products, Refrigerated Goods, Household Goods, and Storage), 5039 (Construction Materials), 5111 (Stationery, Office Supplies, Printing and Writing Paper), 5921 (Package Stores – Beer, Wine, and Liquor)

<sup>5</sup> Applicable to qualified transactions that fulfill edit criteria requirements (i.e., Merchant Category Code, timeliness).