Credit and Debit Card Interchange Fees in Various Countries

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2022 Credit IF Rates: Retail (Face-to-Face)

( ) Per capita credit, credit / delayed debit, or delayed debit card transactions per year. Calculated using combined credit and debit transactions for countries with asterisk.*. Credit face-to-face IF rate is not available for Brazil.
2022 Credit IF Rates: Grocery

( ) Per capita credit, credit / delayed debit, or delayed debit card transactions per year. Calculated using combined credit and debit transactions for countries with asterisk,*.

Credit grocery IF rate is not available for Brazil.
2022 Credit IF Rates: Gas

( ) Per capita credit, credit / delayed debit, or delayed debit card transactions per year. Calculated using combined credit and debit transactions for countries with asterisk, *. Credit gas station IF rate is not available for Brazil.
2022 Credit IF Rates: E-merchant

( ) Per capita credit, credit / delayed debit, or delayed debit card transactions per year. Calculated using combined credit and debit transactions for countries with asterisk, *.

Credit e-merchant IF rate is not available for Brazil.
2022 Debit IF for US$40-Equivalent Transaction: Retail Store (Face-to-Face)

( ) Per capita debit or debit / delayed debit transactions per year. Calculated using combined credit and debit transactions for countries with asterisk, *.
† The domestic debit card scheme has zero interchange fees.
Notes:

The 2021 average exchange rates are used to convert debit card interchange fees to USD. As for Mastercard interchange fees, Maestro fees are used for European countries. As for the U.S. domestic interchange fee, the average PIN debit interchange fee for exempt issuers reported by the Federal Reserve Board is used.

EU countries are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden.

Credit and debit transactions are from 2020 for all countries except Moldova (2019).

Sources:

Interchange Fees

Europe
https://www.visaeurope.com/about-us/interchange-fees/
http://www.parlament.gov.rs/49th_Sitting_of_the_Committee_on_Finance,_State_Budget_and_Control_of_Public_Spending.34154.537.html

Asia

Oceania
https://www.visa.co.nz/about-visa/interchange.html

North America
https://www.mastercard.ca/en-ca/about-mastercard/what-we-do/interchange.html
South America
https://www.reuters.com/article/us-brazil-cenbank-regulation/brazil-caps-debit-card-fees-may-limit-them-further-idUSKBN1H22XL
https://www.bccr.fi.cr/comunicacion-y-prensa/Docs_Comunicados_Prensa/CP-BCCR-037-2020-
Comisiones_maximas_tarjetas_pago_vigencia_24_noviembre.pdf

Africa
https://www.resbank.co.za/content/dam/sarb/what-we-do/payments-and-settlements/regulation-oversight-and-
supervision/interchange/Revised%20CNP%20interchange%20rates%20Sept%202020.pdf

Transactions

Europe
https://sdw.ecb.europa.eu/reports.do?node=100000760
https://www.cb.is/library/Fylgiskjol/Hagtolur/Markadir/Greidslumidlun/GRM_062022%20-%20Copy%20(1).xlsx
https://stats.bis.org/statx/toc/CPMI.html
https://www.bankofalbania.org/rc/doc/annex_1_english_in_years_2021_20405.xlsx
https://www.cbar.az/page-45/payment-system-indicators
https://nbg.gov.ge/fm/%E1%83%A1%E1%83%A2%E1%83%90%E1%83%A9%E1%83%A1%E1%83%A2%E1%83%98%E1%83%A1%E1%83%A2%E1%83%98%E1%83%A9%E1%83%A1%E1%83%A2%E1%83%98%E1%83%A1%E1%83%A2%E1%83%98%E1%83%A1%E1%83%A2%E1%83%98%90/payment_cards/eng/issuing-eng.xlsx?v=zvql7
https://www.boi.org.il/Lists/BoiChapterTablesFiles/j02b.xls
https://www.nbrm.mk/content/Platni%20sistem/Tabla-4-ENG%20Q1%202022.xlsx
https://www.nbs.rs/export/sites/NBS_site/documents/platni-sistem/statistika/el novac/el novac u RS.xlsx
https://www.nbs.rs/export/sites/NBS_site/documents/platni-sistem/statistika/el novac/el novac van RS.xlsx

Asia
https://stats.bis.org/statx/toc/CPMI.html
https://www.bnm.gov.my/payment-statistics

Oceania
https://stats.bis.org/statx/toc/CPMI.html
http://archive.stats.govt.nz/infoshare/(X(1)S(aekqc2emfnn15m55yiuj21n5))/ViewTable.aspx?pxID=18fbd0b7-9906-42cb-96c7-591b5cd71e14

North America
https://stats.bis.org/statx/toc/CPMI.html
South America
https://stats.bis.org/statx/toc/CPMI.html

Africa
https://stats.bis.org/statx/toc/CPMI.html

Miscellaneous (population and exchange rate)
http://data.worldbank.org/indicator/SP.POP.TOTL