

# **Credit and Debit Card Interchange Fees in Various Countries**

## **August 2025 Update**

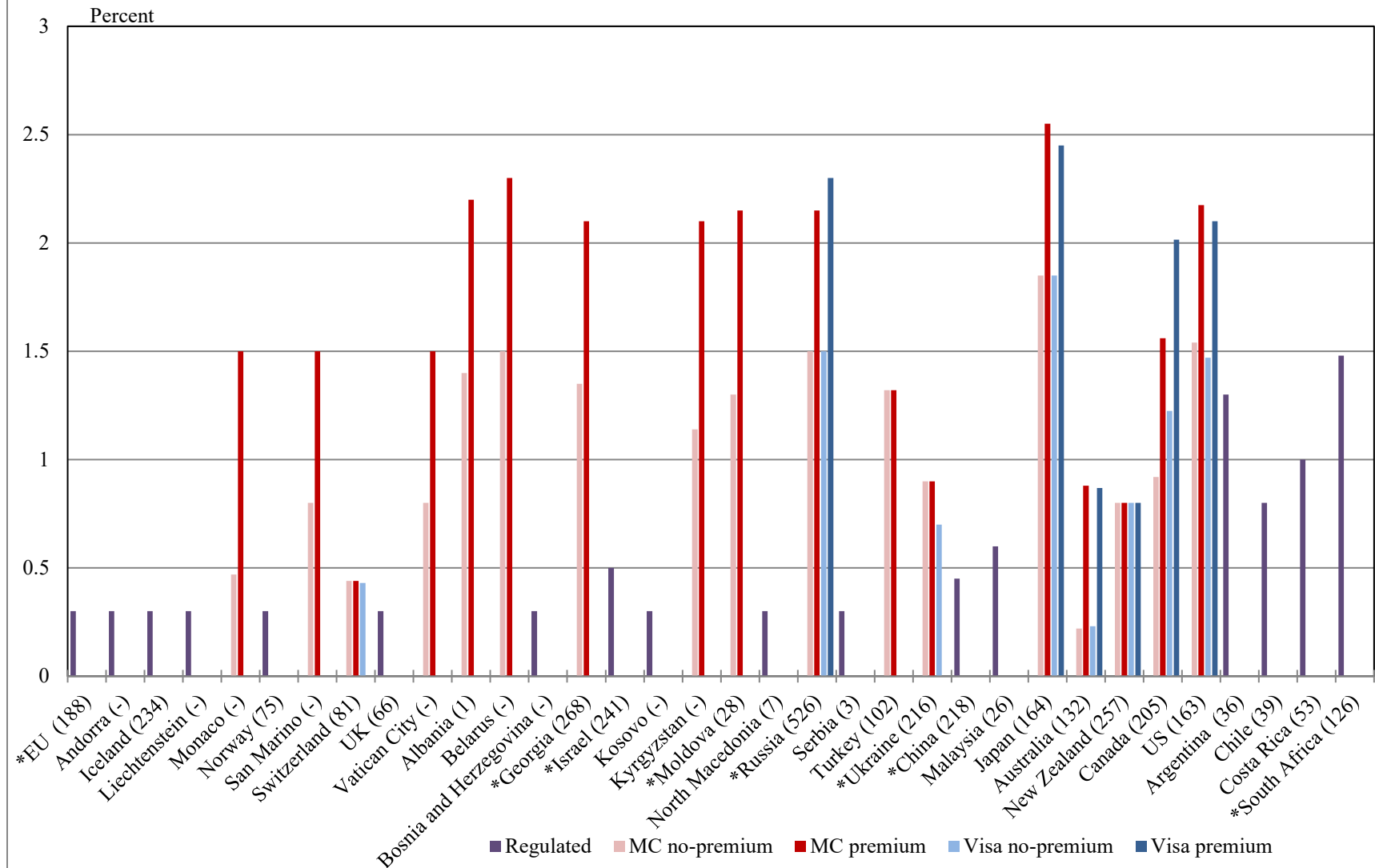
**Prepared by Fumiko Hayashi, Aditi Routh, Sam Baird, and Kennady A. Schertzer<sup>†</sup>**

**Federal Reserve Bank of Kansas City**

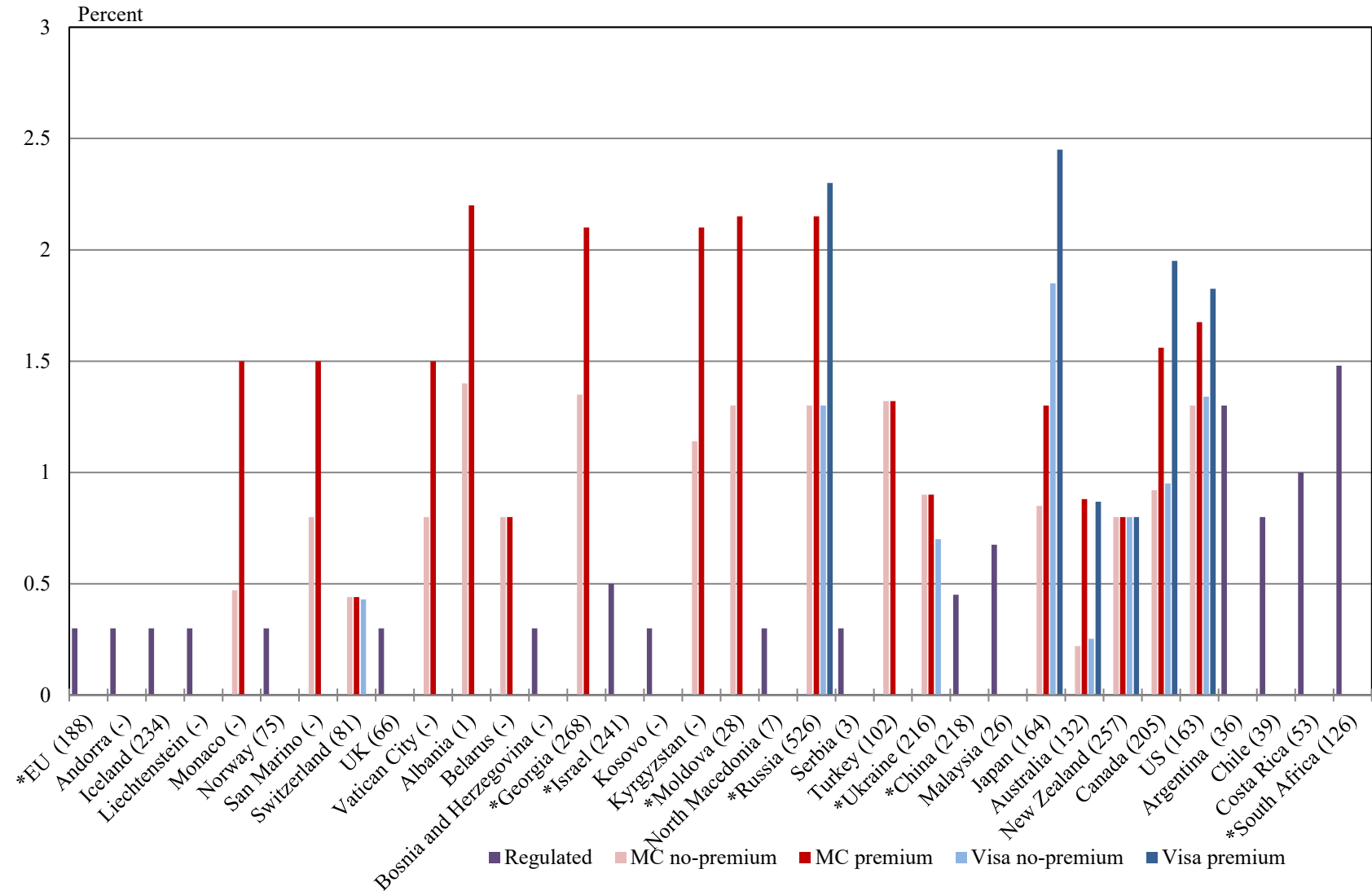
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<sup>†</sup> Fumiko Hayashi, Vice President, Aditi Routh, Economist, Sam Baird, Payments Specialist, and Kennady A. Schertzer, Research Associate, compiled this update. The original charts appeared in Hayashi, Fumiko, 2010. “Payment Card Interchange Fees and Merchant Service Charges – An International Comparison,” *Lydian Payments Journal*, 1(3): 6-22.

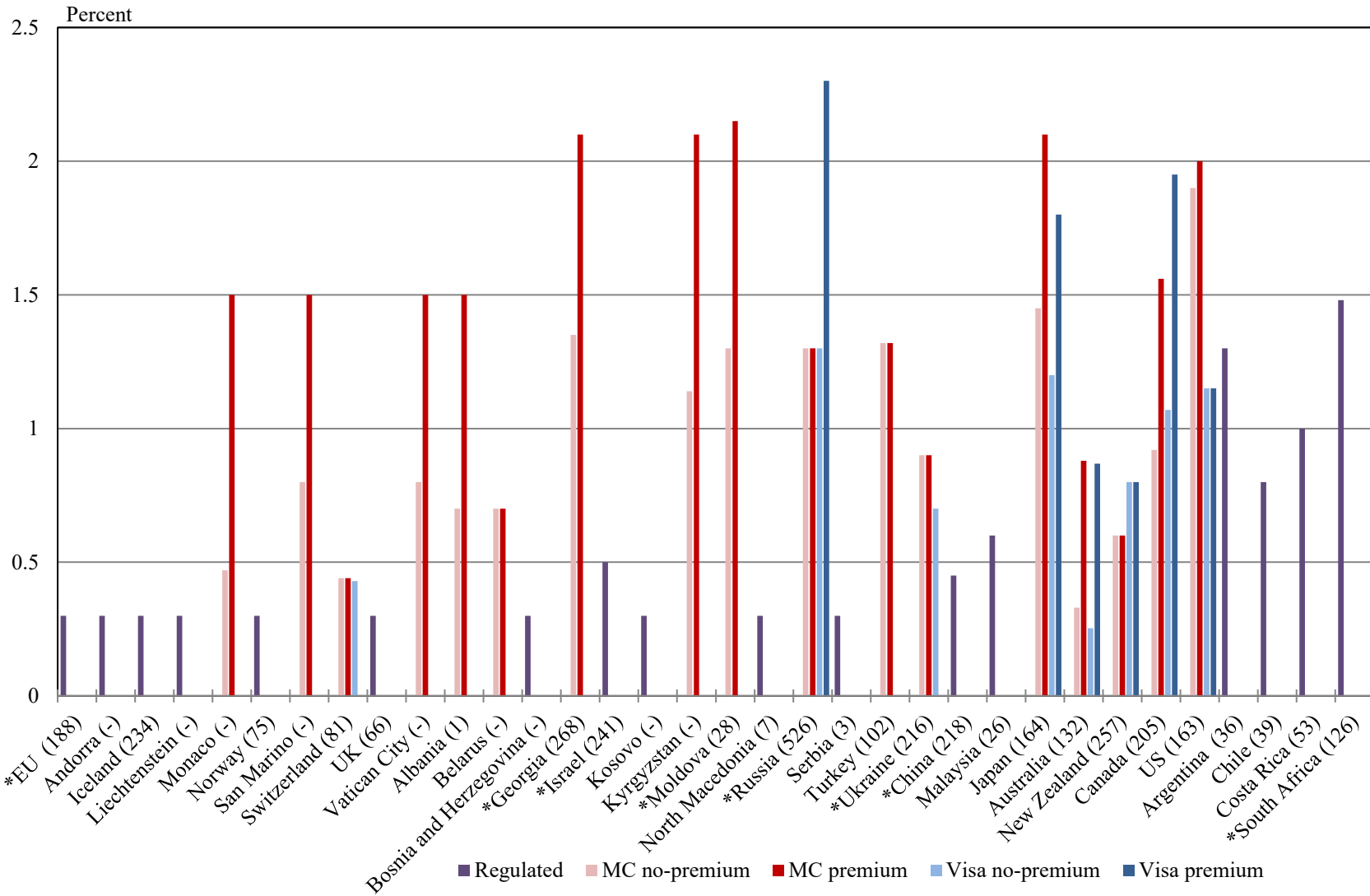
## 2025 Credit IF Rates: Retail (Face-to-Face)



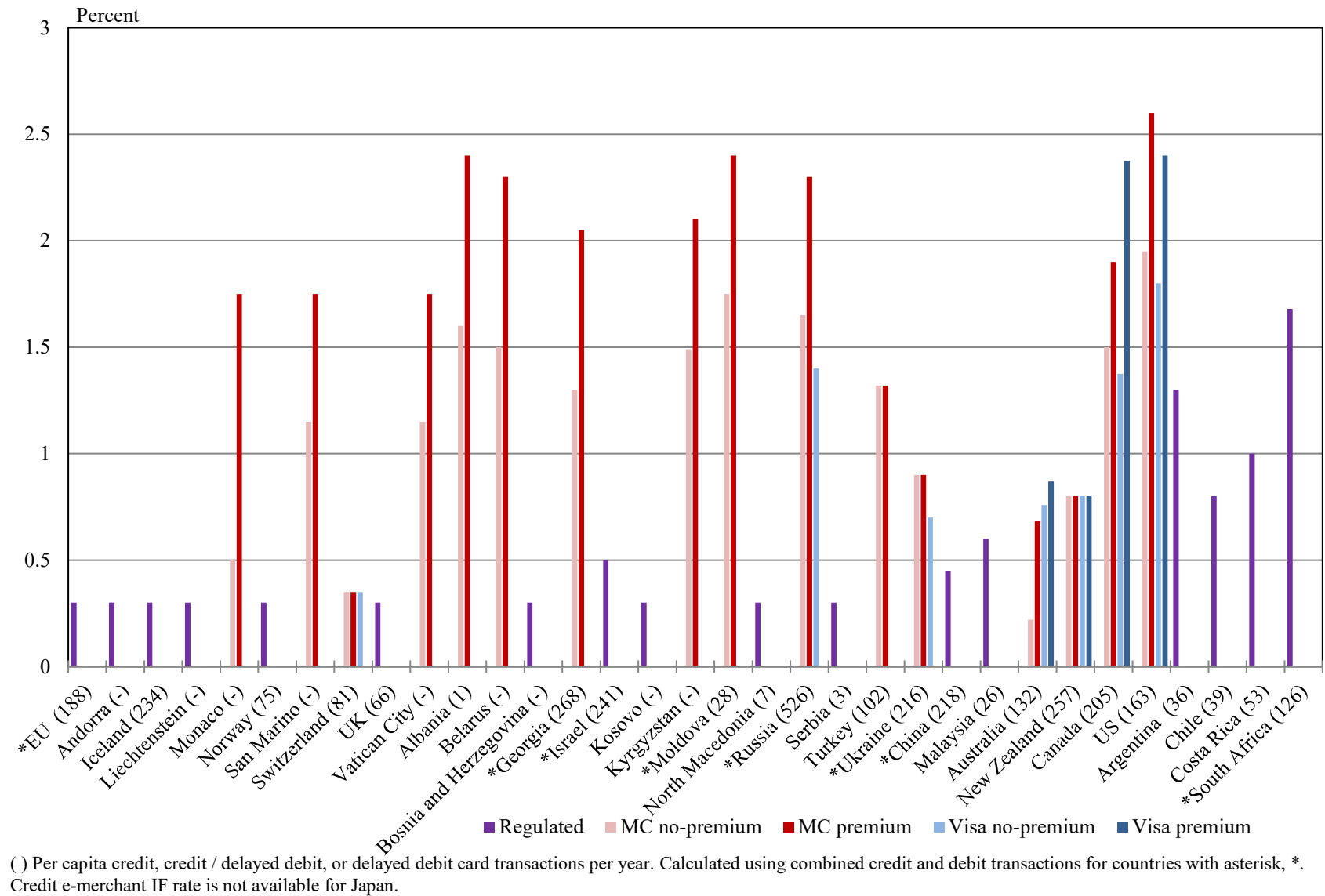
## 2025 Credit IF Rates: Grocery



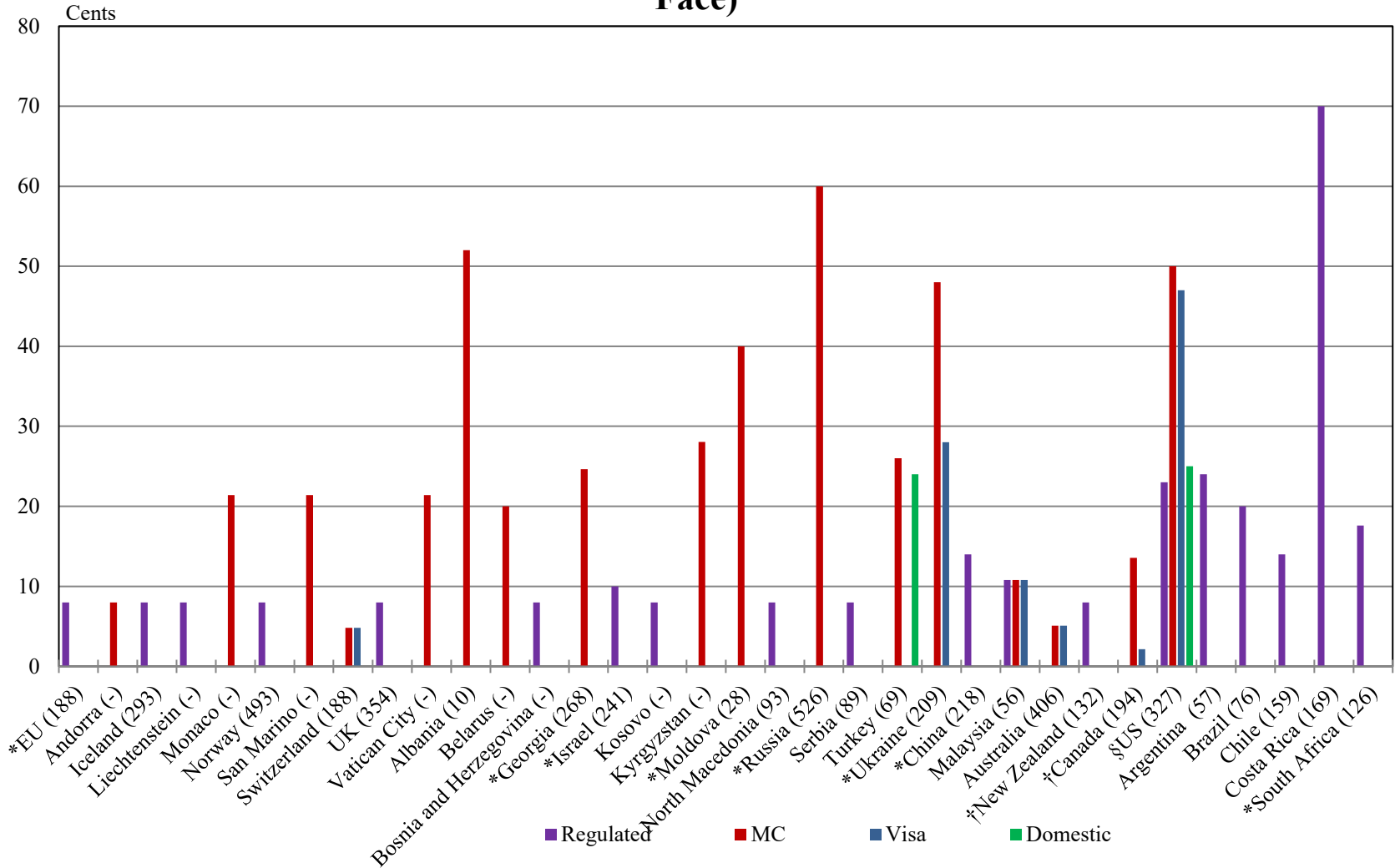
## 2025 Credit IF Rates: Gas



## 2025 Credit IF Rates: E-merchant



## 2025 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 2024 average exchange rates are used to convert debit card interchange fees to USD.

As for Mastercard interchange fees for debit cards, Maestro fees are used for European countries.

As for the U.S. domestic interchange fee for debit cards, 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 data are from 2024 for: EU countries, Iceland, Norway, Albania, Georgia, Israel, Macedonia, Serbia, Ukraine, Malaysia, Japan, and New Zealand; from 2023 for: Switzerland, UK, Russia, Turkey, China, Australia, Canada, United States, Argentina, Brazil, Chile, Costa Rica, and South Africa; and from 2019 for Moldova.

**Sources:****Interchange Fees****Europe**

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**Oceania**

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#### Latin America

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### Transactions

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#### Oceania

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North America

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**Miscellaneous (population and exchange rate)**

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