

Credit and Debit Card Interchange Fees in Various Countries

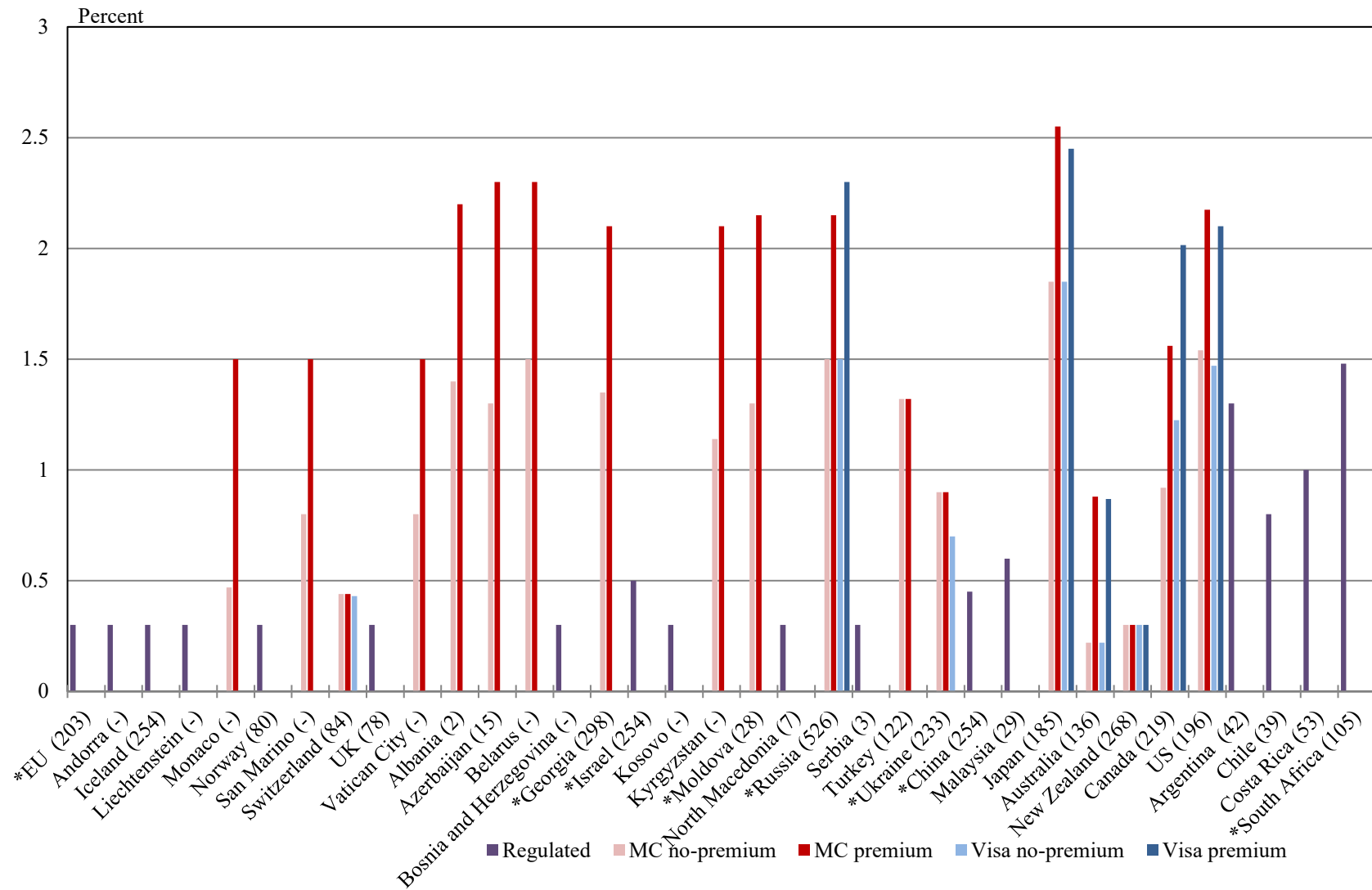
August 2026 Update

Prepared by Fumiko Hayashi, Aditi Routh, Sam Baird, and Kennady A. Schertzer[†]

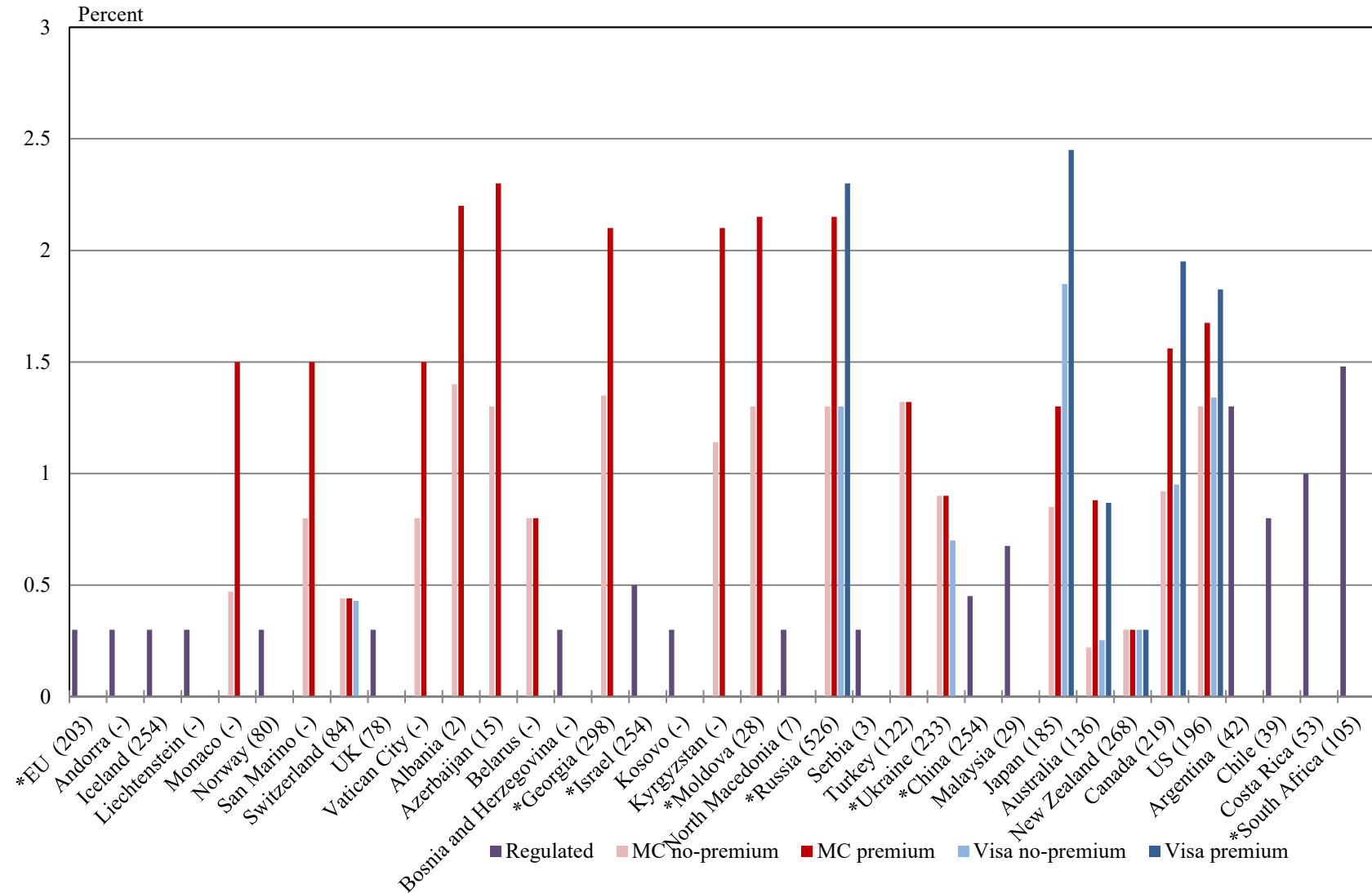
Federal Reserve Bank of Kansas City

[†] 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.

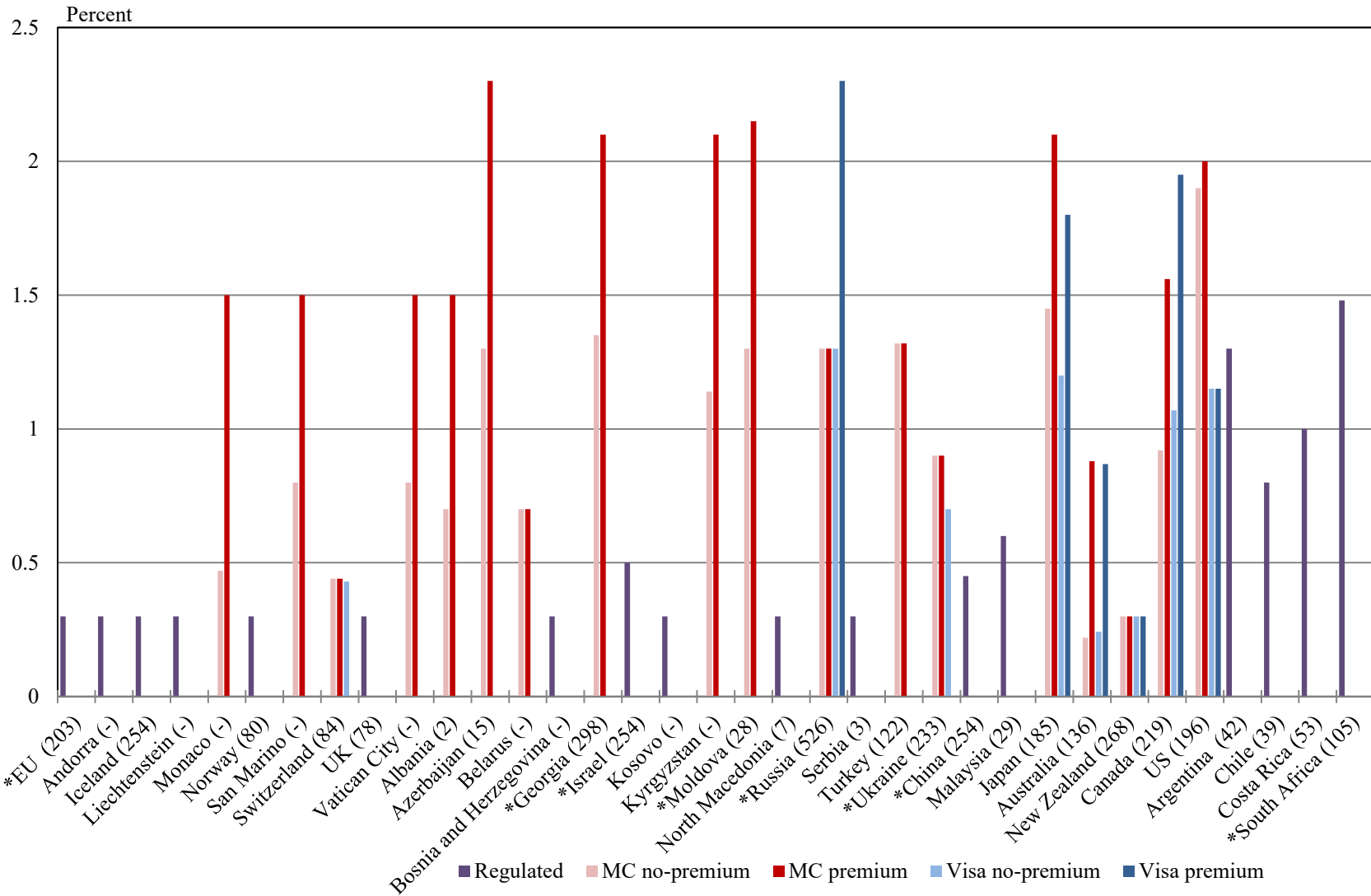
2026 Credit IF Rates: Retail (Face-to-Face)



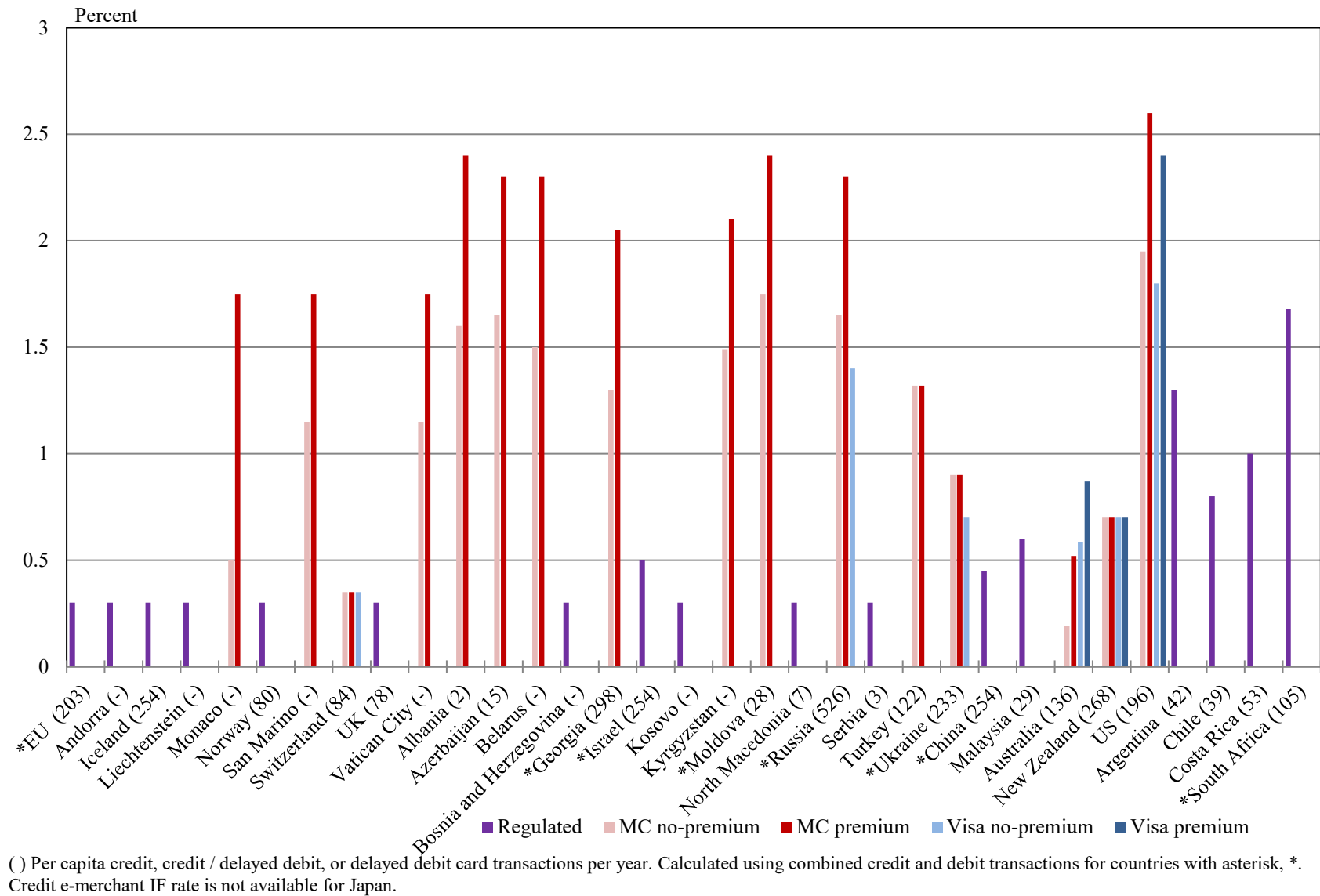
2026 Credit IF Rates: Grocery



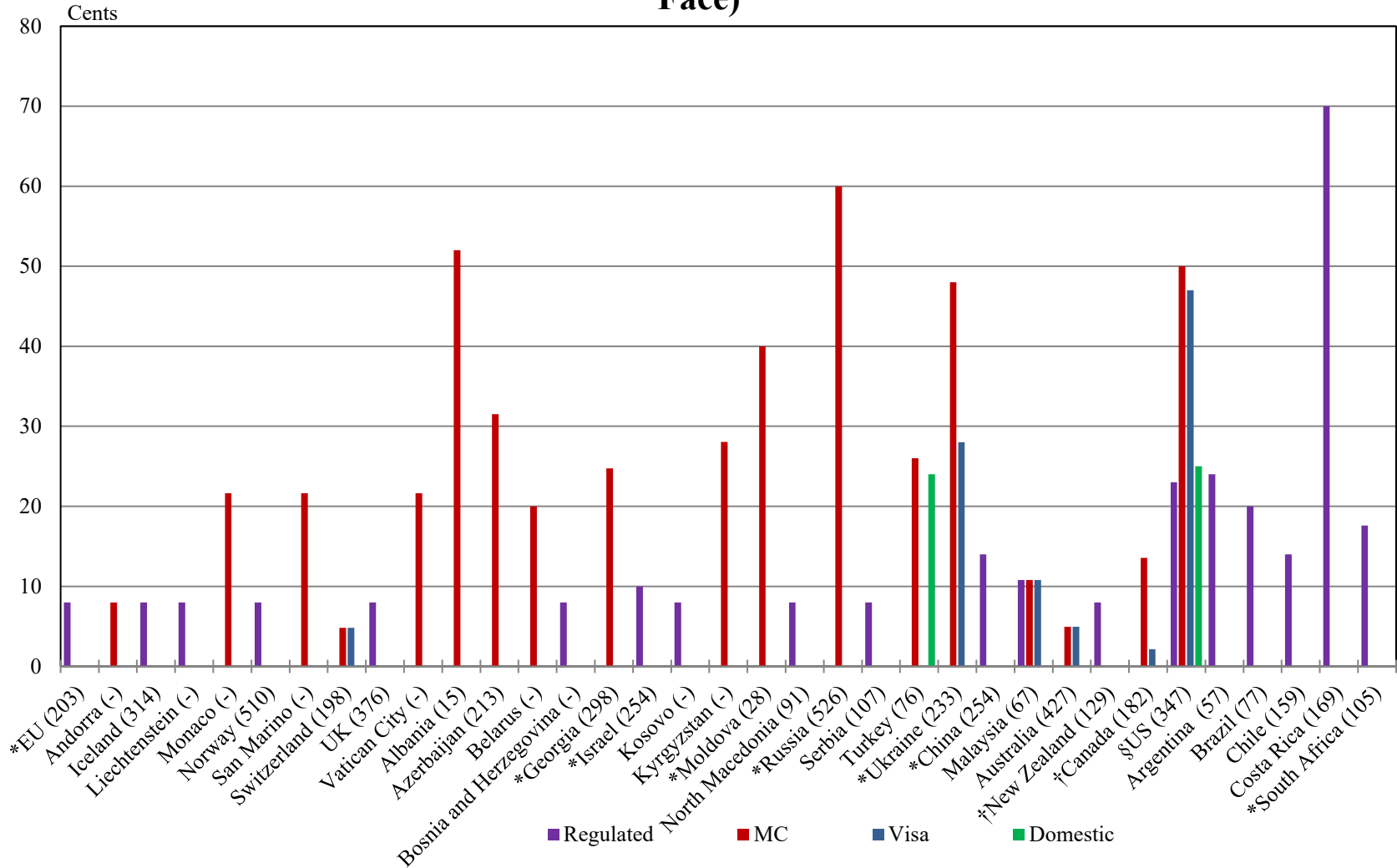
2026 Credit IF Rates: Gas



2026 Credit IF Rates: E-merchant



2026 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 2025 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 2025 for: EU countries, Iceland, Norway, Albania, Azerbaijan Georgia, Israel, Macedonia, Serbia, Ukraine, Malaysia, Japan, and New Zealand; from 2024 for: Switzerland, UK, Turkey, China, Australia, Canada, United States, Argentina, Brazil, Costa Rica, and South Africa; from 2023 for: Russia and Chile; and from 2019 for Moldova.

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

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<https://www.mastercard.co.uk/en-gb/about-mastercard/what-we-do/interchange/european-interchange-rates.html>

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Asia

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Oceania

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Latin America

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Africa

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Transactions

Europe

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Oceania

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Miscellaneous (population and exchange rate)

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