Credit and Debit Card Interchange Fees in Various Countries

August 2021 Update

Payments System Research†

Federal Reserve Bank of Kansas City

2021 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,*.
2021 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, *. 

[Diagram showing various countries and their credit IF rates, with legends for Regulated, MC no-premium, MC premium, Visa no-premium, and Visa premium.]
2021 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, *.
2021 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, *.
2021 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.
§ In the U.S., MC, Visa, and Domestic fees shown are interchange fees received by exempted issuers.
Notes:

The 2019 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 2019 for all countries except Ukraine (2018).

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
https://www.lexology.com/library/detail.aspx?g=17c44a86-8ff5-4290-b65d-db7df481a7fc

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

North America

South America
https://www.reuters.com/article/us-brazil-cenbank-regulation/brazil-caps-debit-card-fees-may-limit-them-further-idUSKBN1H22XL
Africa

Transactions

Europe
https://sdw.ecb.europa.eu/reports.do?node=100000764
https://stats.bis.org/statx/toc/CPMI.html
https://www.bankofalbania.org/rc/doc/anexx_1_english_in_years_2019_16727.xlsx
https://www.cbar.az/page-45/payment-system-indicators
https://www.cb.is/statistics/statistics/2021/07/14/Payment-intermediation/?stdID=21
https://www.norges-bank.no/contentassets/b5b8151d59fe48b3bae68b6e5eb99971/papers_1_20_report.pdf?v=05/18/2020172432&fl=.pdf
https://nbs.rs/en/ciljevi-i-funkcije/platni-sistem/statistika/
https://www.bnm.md/bdi/pages/reports/dsp/DSP1.xhtml?id=0&lang=en
https://www.boi.org.il/Lists/BoiChapterTablesFiles/j02b.xls
https://www.nbrm.mk/platiezhna_statistika-en.nspx

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://infoshare.stats.govt.nz/ViewTable.aspx?pxID=e3c52185-32cd-4c63-846f-548e1d009d2f

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