Credit and Debit Card Interchange Fees in Various Countries

August 2018 Update

Payments System Research†
Federal Reserve Bank of Kansas City

2018 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.*.

~ Non-EEA includes Andorra, San Marino and the Vatican. Credit face-to-face IF rate is not available for Azerbaijan and Brazil.
2018 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,*.
~ Non-EEA includes Andorra, San Marino and the Vatican. Credit IF rate is not available for Brazil.
2018 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, *.
~ Non-EEA includes Andorra, San Marino and the Vatican. Credit gas station IF rate is not available for Brazil.
2018 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, *.

~ Non-EEA includes Andorra, San Marino and the Vatican. Credit IF rate is not available for Brazil.
2018 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, *.
~ Non-EEA includes Andorra, San Marino and the Vatican.
† 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 2018 average exchange rates are used to convert debit card interchange fees. As for MasterCard interchange fees, Maestro fees are used for European countries and Kyrgyzstan. 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, Spain, Sweden, and the United Kingdom. Credit and debit transactions are from 2016 for all countries except Macedonia (2011) and Israel (2015).

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
Middle East

Africa
https://www.resbank.co.za/RegulationAndSupervision/NationalPaymentSystem(NPS)/IDP/Documents/Phase%203%20SARB%20Card%20Results%20Publication%20Final.pdf

Transactions

Europe
https://www.bankofalbania.org/rc/doc/anex_2_trans_term_MARCH_2018_ENGLISH_11661.xlsx
https://www.cb.is/library/Fylgiskjol/Hagtolur/Greidslumidlun/GRM_062018.xlsx
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https://static.norges-bank.no/contentassets/b633cbc4154540abab705d622eefe52f/nb_papers_2_2017.pdf?v=05/16/2017163636&ft=.pdf
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Asia
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South America
https://www.bis.org/cpmi/publ/d171.pdf

Middle East
Africa
https://www.bis.org/cpmi/publ/d171.pdf

Miscellaneous (population and exchange rate)

http://data.worldbank.org/indicator/SP.POP.TOTL
https://www.oanda.com/currency/average