Credit and Debit Card Interchange Fees in Various Countries

August 2020 Update

Payments System Research†

Federal Reserve Bank of Kansas City

2020 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.
2020 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.
2020 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.
2020 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.
2020 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, Sweden, and the United Kingdom.
Credit and debit transactions are from 2018 for all countries except Macedonia (2011).

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
merchants-no-longer-exist/

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
Africa

Transactions

Europe
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/2020/07/14/Payment-intermediation/?stdID=21
https://stats.bis.org/statx/toc/CPMI.html
http://bnm.md/en/content/annual-report-2018
https://www.boi.org.il/Lists/BoiChapterTablesFiles/f02b.xls

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

Oceania
https://stats.bis.org/statx/toc/CPMI.html
http://archive.stats.govt.nz/infoshare/(X(1)S(aekqc2emfnn15m55yjuj21n5))/ViewTable.aspx?pxID=18fbd0b7-9906-42cb-96c7-591b5cd71c14

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
https://unctadstat.unctad.org/wds/TableViewer/tableView.aspx