

New Interchange Reimbursement Fee Structure for Consumer debit and prepaid cards in the UAE

Date of Effect: October 1st, 2024

Applicable Rates for Specific Merchant Segments:

Special Merchant Segment	IRF Rate <i>on transaction value applicable to both POS and e-commerce transactions with the maximum IRF value per transaction where applicable</i>
Government and Utilities	0.50% with a max IRF value of AED 25.00
Transport	0.50% with a max IRF value of AED 25.00
Petrol	0.50% with a max IRF value of AED 25.00
Education	0.65% with a max IRF value of AED 32.50
Real Estate	0.65% with a max IRF value of AED 32.50
Charity	0.65% with a max IRF value of AED 1.00
Exchange Houses¹	AED 2.00 fixed fee per transaction

A) Applicable Rates for General Merchant Segments:

General Merchant Segment <i>All MCCs not explicitly mentioned in Special Merchant Segment</i>	POS IRF Rate	E-commerce IRF Rate	POS Max IRF Value	E-commerce Max IRF Value
Consumer Standard debit card²	0.75%	1.00%	AED 37.50	AED 50.00
Consumer Premium debit card³	1.00%	1.00%	AED 50.00	AED 50.00
Consumer Prepaid card	1.00%	1.00%	AED 50.00	AED 50.00

¹ MCC-6051 is assigned to licensed Exchange Houses that handle Foreign Currency Exchange, Money Orders/Remittances, Travelers Cheques and other similar services, not including Wire Transfers.

² It refers to Classic, Gold, Rewards and Platinum for cards with VISA logo and to Standard, Gold, Titanium and Platinum for cards with MasterCard logo.

³ It refers to Signature, Infinite and Ultra High Net Worth for cards with VISA logo, and to World and World Elite for cards with Mastercard logo.

Special Merchant Segment	Merchant Category Code & Description	
Government and Utilities	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
	4112	Passenger Railways
	4121	Taxicabs and Limousines
	4131	Bus Lines
	4814	Telecom including Prepaid/Recurring Phone Services
	4816	Computer Network/Information Services
	4899	Cable, Satellite, Other Pay Television, Radio Services
	4900	Utilities-Electricity, Gas, Heating Oil, Sanitary, Water
	9211	Court Costs
	9222	Fines
	9223	Bail and Bond Payments
	9311	Tax Payments
	9399	Government Services-Not Elsewhere Classified
	9402	Postal Services-Government Only
	9405	Intra-Government Purchases-Government Only
Transport	4784	Tolls and Bridge Fees, Tolls
	7523	Parking Lots/Garages
Petrol	5541	Service Stations
	5542	Automated Fuel Dispensers
Education	8211	Elementary and Secondary Schools
	8220	Colleges, Universities, Professional Schools, and Junior Colleges
	8241	Correspondence Schools
	8244	Business and Secretarial Schools
	8249	Vocational and Trade Schools
	8299	Schools and Educational Services (Not Elsewhere Classified)
Real Estate	6513	Real Estate Agents and Managers – Rentals
Charity	8398	Charitable Social Service Organizations
	8661	Organizations, Religious
Exchange Houses¹	6051	Quasi Cash Merchant