

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

A) Applicable Rates for Specific Merchant Segments:

| Special Merchant Segment | Merchant Category Code & Description | | 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 | 4111 | Local and Suburban Commuter Passenger Transportation, Including Ferries | 0.50% <i>with a max IRF value of AED 25.00</i> |
| | 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 | 0.50% <i>with a max IRF value of AED 25.00</i> |
| | 7523 | Parking Lots/Garages | |
| Petrol | 5541 | Service Stations | 0.50% <i>with a max IRF value of AED 25.00</i> |
| | 5542 | Automated Fuel Dispensers | |
| Education | 8211 | Elementary and Secondary Schools | 0.65% <i>with a max IRF value of AED 32.50</i> |
| | 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 | 0.65% <i>with a max IRF value of AED 32.50</i> |
| Charity | 8398 | Charitable Social Service Organizations | 0.65% <i>with a max IRF value of AED 1.00</i> |
| | 8661 | Organizations, Religious | |
| Exchange Houses¹ | 6051 | Quasi Cash Merchant | AED 2.00 <i>fixed fee per transaction</i> |

B) Applicable Rates for General Merchant Segments:

| General Merchant Segment | POS IRF Rate | E-commerce IRF Rate | POS Max IRF Value | E-commerce Max IRF Value |
|--|---------------------|----------------------------|--------------------------|---------------------------------|
| <i>All MCCs not explicitly mentioned in Special Merchant Segment</i> | | | | |
| 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.