

New Interchange Reimbursement Fee Structure for Consumer Debit and Prepaid Cards in the UAE

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Date of Effect: October 1st, 2024

A) Applicable Rates for Specific Merchant Segments:

Special Merchant Segment	Merchant Category Code & Description		IRF Rate on transaction value applicable to both POS and e-commerce transactions with the maximum IRF value per transaction where applicable
Government and Utilities	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries	0.50% with a max IRF value of AED 25.00
	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% with a max IRF value of AED 25.00
	7523	Parking Lots/Garages	
Petrol	5541	Service Stations	0.50% with a max IRF value of AED 25.00
	5542	Automated Fuel Dispensers	
Education	8211	Elementary and Secondary Schools	0.65% with a max IRF value of AED 32.50
	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% with a max IRF value of AED 32.50
Charity	8398	Charitable Social Service Organizations	0.65% with a max IRF value of AED 1.00
	8661	Organizations, Religious	
Exchange Houses ¹	6051	Quasi Cash Merchant	AED 2.00 fixed fee per transaction

B) 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 Card ²	0.75%	1.00%	AED 37.50	AED 50.00
Consumer Premium Debit Card ³	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.