



LLOYDS BANK

Interchange Rates

In order to provide you with the most accurate and up to date information on Interchange Fees, we have referred you to the live scheme Interchange Fee Tables. Interchange fee tables can be found on the respective websites of the Card Schemes.

Visa

The below link will direct you to the Visa website for details on Visa related fees.

For Intra rates, where the card being processed has been issued in the UK or the EEA and the transaction is processed in the UK, you will need to scroll down the page and select the United Kingdom and you will be directed to the associated fees table PDF.

For Inter rates, where the card being processed has been issued outside of the EEA and the transaction is processed in the UK, you will need to scroll down the page to the section titled Inter Visa Europe interchange fees - European Economic Area (EEA).

<https://www.visa.co.uk/about-visa/visa-in-europe/fees-and-interchange.html>

Mastercard

The link below will direct you to the Mastercard website for details on Mastercard related fees.

For Intra rates, where the card being processed has been issued in the UK or the EEA and the transaction is processed in the UK, you will need to scroll down the page and select the United Kingdom (UK) Intra-location Mastercard and Maestro POS interchange fees link.

For Inter rates, where the card being processed has been issued outside of the EEA and the transaction is processed in the UK, you will need to scroll down the page to the section titled Inter-regional and intra-location interchange fees and rules and select the Mastercard EEA Inbound Inter-Regional Cross-Border Interchange Fees link.

<https://www.mastercard.co.uk/en-gb/about-mastercard/what-we-do/interchange/european-interchange-rates.html>

What is Interchange?

Interchange is a fee paid by Card Acquirers (such as Lloyds Bank Cardnet) to Card Issuers (banks) for the processing of each individual card payment transaction.

How do card processing costs work?

When a card transaction is processed through your acquirer, there are three different cost components:

- The Interchange fee that goes to the card issuing bank
- The scheme fee that goes to Visa or Mastercard
- The acquirer fee