

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

Issued by the CBUAE Notice 1998/2024 of 17 April 2024

Date of Effect: 1<sup>st</sup> October 2024

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
<b>Government and Utilities</b>	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		
<b>Transport</b>	4784	Tolls and Bridge Fees, Tolls	0.50% with a max IRF value of AED 25.00
	7523	Parking Lots/Garages	
<b>Petrol</b>	5541	Service Stations	0.65% with a max IRF value of AED 32.50
	5542	Automated Fuel Dispensers	
<b>Education</b>	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)		
<b>Real Estate</b>	6513	Real Estate Agents and Managers – Rentals	0.65% with a max IRF value of AED 32.50
<b>Charity</b>	8398	Charitable Social Service Organizations	0.65% with a max IRF value of AED 1.00
	8661	Organizations, Religious	
<b>Exchange Houses<sup>1</sup></b>	6051	Quasi Cash Merchant	AED 2.00 fixed fee per transaction



### Applicable Rates for General Merchant Segments

General Merchant Segment All MCCs not explicitly mentioned in Special Merchant Segment	POS IRF Rate	E-commerce IRF Rate	POS Max IRF Value	E-commerce Max IRF Value
Consumer Standard debit card <sup>2</sup>	0.75%	1.00%	AED 37.50	AED 50.00
Consumer Premium debit card <sup>3</sup>	1.00%	1.00%	AED 50.00	AED 50.00
Consumer Prepaid card	1.00%	1.00%	AED 50.00	AED 50.00