

JCB Interchange Overview

JCB Interchange Fee SEPA Region

| | (% of transaction volume) |
|------------------------------------------------------|---------------------------|
| Interchange Fee for domestic trx. | |
| Credit card | 0.3% |
| Debit card | 0.2% |
| Prepaid card | 0.2% |
| Commercial card | 0.7% |
| Interchange Fee for Intra-regional trx. ¹ | |
| Card Present | |
| Local Currency of the Country | 1.25% |
| Card Not Present | |
| Local Currency of the Country | 1.25% |
| Interchange Fee for Inter-regional trx. ² | |
| Card Present | |
| Local Currency of the Country | 1.125% |
| Card Not Present | |
| Local Currency of the Country | 1.125% |
| | |

¹ A transaction in which the merchant is located in an EEA country and the card Issuer is located in a different EEA country





















² A transaction in which the merchant is located in an EEA country and the card Issuer is located outside EEA country