



South African Reserve Bank

National Payment System Department

Revised Interchange Rates*: Auto-teller machines (ATMs), card and cash-back at point of sale devices

ATMs		
Transaction Type	Fee	Effective date
Cash withdrawals	R4.07 plus 0,53% of the withdrawal amount	1 March 2019
	R3,48 plus 0,53% of the withdrawal amount	1 April 2014
Balance enquiry	R1,33	1 April 2014
Declined transaction	R0,94	1 April 2014

Debit Card		
Transaction Type	Fee	Effective date
Card present		
Card-present purchase (<u>issuer and acquirer</u> EMV compliant)	0,44%	17 March 2015
Card-present purchase (<u>only the issuer</u> is EMV compliant)	0,52%	17 March 2015
Card-present purchase (<u>only the acquirer</u> is EMV compliant)	0,36%	17 March 2015
Card-not-present		
Card-not-present purchase (<u>issuer and acquirer</u> are 3D Secure compliant)	0,58%	14 November 2016
	0,48%	17 March 2015
Card-not-present purchase (<u>only the issuer</u> is 3D Secure compliant)	0.98%	21 September 2020
	0,78%	14 November 2016
Card-not-present purchase (<u>only the acquirer</u> is 3D Secure compliant)	0,38%	14 November 2016
	0,43%	17 March 2015

Credit Card		
Transaction Type	Fee	Effective date
Card present		
Card-present purchase (<u>issuer and acquirer</u> EMV compliant)	1,48%	17 March 2015
Card-present purchase (<u>only the issuer</u> is EMV compliant)	1,55%	17 March 2015
Card-present purchase (<u>only the acquirer</u> is EMV compliant)	1,41%	17 March 2015
Card-not-present		
Card-not-present purchase (<u>issuer and acquirer</u> are 3D Secure compliant)	1,68%	14 November 2016
	1,73%	17 March 2015
Card-not-present purchase (<u>only the issuer</u> is 3D Secure compliant)	2.45%	21 September 2020
	1,45%	14 November 2016
Card-not-present purchase (<u>only the acquirer</u> is 3D Secure compliant)	1,57%	17 March 2015
Cash-back at POS	R1,11	17 March 2015

*Interchange rates exclude VAT.

All queries in this regard may be forwarded to NPSD-PAYIR@resbank.co.za .

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