



SOUTH AFRICAN RESERVE BANK

National Payment System Department

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

<b>ATMs</b>		
<b>Transaction Type</b>	<b>Fee</b>	<b>Effective date</b>
Cash withdrawals	<b>R5,31 plus 0,64% of the withdrawal amount</b>	<b>12 June 2021</b>
	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	<b>R1,46</b>	<b>12 June 2021</b>
	R1,33	1 April 2014
Declined transaction	<b>R1,31</b>	<b>12 June 2021</b>
	R0,94	1 April 2014

<b>Debit Card</b>		
<b>Transaction Type</b>	<b>Fee</b>	<b>Effective date</b>
<b>Card present</b>		
Card-present purchase ( <u>issuer and acquirer</u> EMV compliant)	0,44%	17 March 2015
Card-present purchase ( <u>only issuer</u> is EMV compliant)	0,52%	17 March 2015
Card-present purchase ( <u>only acquirer</u> is EMV compliant)	0,36%	17 March 2015
<b>Card-not-present</b>		
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

<b>Credit Card</b>		
<b>Transaction Type</b>	<b>Fee</b>	<b>Effective date</b>
<b>Card present</b>		
Card-present purchase ( <u>issuer and acquirer</u> EMV compliant)	1,48%	17 March 2015
Card-present purchase ( <u>only issuer</u> is EMV compliant)	1,55%	17 March 2015
Card-present purchase ( <u>only acquirer</u> is EMV compliant)	1,41%	17 March 2015
<b>Card-not-present</b>		
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
	1,92%	14 November 2016
Card-not-present purchase ( <u>only the acquirer</u> is 3D Secure compliant)	1,45%	14 November 2016
	1,57%	17 March 2015

<b>Cash-back at POS</b>	<b>Fee</b>	<b>Effective date</b>
<b>Cash-back at POS</b>	<b>R1,51</b>	<b>12 June 2021</b>
	R1,11	17 March 2015

\*Interchange rates exclude Value Added Tax.

All queries in this regard may be forwarded to [NPSP-PAYIR@resbank.co.za](mailto:NPSP-PAYIR@resbank.co.za).

Last updated: 5 February 2026