



SOUTH AFRICAN RESERVE BANK

National Payment System Department

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

ATMs		
Transaction Type	Fee	Effective date
Cash withdrawals	R5,31 plus 0,64% of the withdrawal amount	12 June 2021
	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	R1,46	12 June 2021
	R1,33	1 April 2014
Declined transaction	R1,31	12 June 2021
	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 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
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 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
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
	1,92%	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

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

*Interchange rates exclude Value Added Tax.

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

Last updated: 1 July 2021