Dojo UK Scheme Fees – January 2026

This guide sets out the Visa and Mastercard scheme fees applicable to UK customers. Please note fees are indicative and subject to change. Any changes will be reflected in updated versions of this document.

Definitions

Domestic

Card transactions where the card is issued in the UK, i.e. both you (our customer) and the card issuer are in the same country.

Intra-EEA

Card transactions where the card is issued outside of the Republic of Ireland but within the EEA (European Economic Area).

Intra Non-EEA

Card transactions where the card is issued outside of the UK and the EEA, but within the card scheme Europe region.

International

Card transactions where the card is issued outside of the card scheme Europe region.

F2F (Face-to-Face)

These card transactions occur when the cardholder and their payment method are physically at your business location. Also known as card present transactions.

ECOM (Electronic Commerce)

These card transactions are card not present transactions that occur over the internet.

MOTO (Mail Order / Telephone Order)

These card transactions are a specific subset of card not present transactions where the customer provides their payment details to a person over a communication channel rather than a secure digital interface.

3DS

3DS (short for 3-D Secure) is a security protocol designed to provide an extra layer of protection for online credit and debit card transactions. It acts as a digital version of entering a PIN at a physical card machine.

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DOJO

Visa Scheme Fees

All fixed fees are displayed in **EUR**

Card Type	Entry Category	3DS	Jurisdiction	Variable Fee	Fixed Fee
Debit	F2F	FALSE	Domestic	0.0180%	0.0109
			Intra EEA	0.1180%	0.0195
			Intra Non-EEA	0.1180%	0.0195
			International	0.4680%	0.1102
	ECOM	FALSE	Domestic	0.0280%	0.0125
			Intra EEA	0.2780%	0.0211
			Intra Non-EEA	0.2780%	0.0211
			International	1.0280%	0.1118
		TRUE	Domestic	0.0280%	0.0325
			Intra EEA	0.2780%	0.0411
			Intra Non-EEA	0.2780%	0.0411
			International	1.0280%	0.1318
	MOTO	FALSE	Domestic	0.0280%	0.0129
			Intra EEA	0.2780%	0.0215
			Intra Non-EEA	0.2780%	0.0215
			International	1.0280%	0.1122
Credit	F2F	FALSE	Domestic	0.0230%	0.0109
			Intra EEA	0.1230%	0.0195
			Intra Non-EEA	0.1230%	0.0195
			International	0.4730%	0.1102
	ECOM	FALSE	Domestic	0.0330%	0.0125
			Intra EEA	0.2830%	0.0211
			Intra Non-EEA	0.2830%	0.0211
			International	1.0330%	0.1118
		TRUE	Domestic	0.0330%	0.0325
			Intra EEA	0.2830%	0.0411
			Intra Non-EEA	0.2830%	0.0411

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			International	1.0330%	0.1318
	MOTO	FALSE	Domestic	0.0330%	0.0129
			Intra EEA	0.2830%	0.0215
			Intra Non-EEA	0.2830%	0.0215
			International	1.0330%	0.1122

Mastercard Scheme Fees

All fixed fees are displayed in **EUR**

Card Type	Entry Category	3DS	Jurisdiction	Variable Fee	Fixed Fee
Debit	F2F	FALSE	Domestic	0.0385%	0.0074
			Intra EEA	0.1135%	0.0074
			Intra Non-EEA	0.7885%	0.0074
			International	0.7885%	0.0945
	ECOM	FALSE	Domestic	0.0610%	0.0113
			Intra EEA	0.1060%	0.0113
			Intra Non-EEA	0.8110%	0.0113
			International	0.9360%	0.0984
		TRUE	Domestic	0.0765%	0.0113
			Intra EEA	0.1215%	0.0113
			Intra Non-EEA	0.8265%	0.0113
			International	0.9670%	0.0984
	MOTO	FALSE	Domestic	0.0840%	0.0174
			Intra EEA	0.1290%	0.0174
			Intra Non-EEA	0.8340%	0.0174
			International	0.9840%	0.1045
Credit	F2F	FALSE	Domestic	0.0385%	0.0074
			Intra EEA	0.1135%	0.0074
			Intra Non-EEA	0.7885%	0.0074
			International	0.7885%	0.0945
	ECOM	FALSE	Domestic	0.0610%	0.0113
			Intra EEA	0.1060%	0.0113

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			Intra Non-EEA	0.8110%	0.0113
			International	0.9360%	0.0984
		TRUE	Domestic	0.0765%	0.0113
			Intra EEA	0.1215%	0.0113
			Intra Non-EEA	0.8265%	0.0113
			International	0.9670%	0.0984
	MOTO	FALSE	Domestic	0.0840%	0.0174
			Intra EEA	0.1290%	0.0174
			Intra Non-EEA	0.8340%	0.0174
			International	0.9840%	0.1045

Interchange Fees

Visa Interchange https://www.visa.co.uk/about-visa/visa-in-europe/fees-and-interchange.html

Mastercard Interchange https://www.mastercard.com/gb/en/business/support/merchant-interchange-rates.html

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