



Bulgaria | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ¹ & Postal Service ²
Visa Consumer Debit Visa Consumer Prepaid	Contactless		
	Electronic Commerce	0.20%	0.20% (capped at BGN 0.07)
	Standard		
V PAY Debit V PAY Prepaid	Contactless		
	Electronic Commerce	0.20%	0.20% (capped at BGN 0.07)
	Standard		
Visa Consumer Credit Visa Consumer Deferred Debit	Contactless		
	Electronic Commerce	0.30%	0.30% (capped at BGN 0.12)
	Standard		

Commercial					
Product	Fee Type	General	Bill Payments ¹ & Postal Service ²	Transit ³	Government Payments ⁴
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.40%			
	Electronic Commerce	1.50%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
	Standard	1.50%			
Visa Business Prepaid	EMV Chip (Incl. Contactless)	1.50%			
	Electronic Commerce	1.50%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
	Standard	1.50%			
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.65%			
	Electronic Commerce	1.75%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
	Standard	1.75%			
Visa Platinum Business Prepaid	EMV Chip (Incl. Contactless)	1.75%			
	Electronic Commerce	1.75%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
	Standard	1.75%			
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	1.75%			
	Electronic Commerce	1.85%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
	Standard	1.85%			
Visa Infinite Business Prepaid	EMV Chip (Incl. Contactless)	1.85%			
	Electronic Commerce	1.85%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
	Standard	1.85%			

Product	Fee Type	General	Bill Payments ¹ & Postal Service ²	Transit ³	Government Payments ⁴
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at BGN 0.30)	-	-
Visa Business Credit	EMV Chip (Incl. Contactless)	1.40%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Business Deferred Debit	Electronic Commerce	1.50%			
	Standard	1.50%			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.65%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Platinum Business Deferred Debit	Electronic Commerce	1.75%			
	Standard	1.75%			
Visa Infinite Business Credit	EMV Chip (Incl. Contactless)	1.75%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Infinite Business Deferred Debit	Electronic Commerce	1.85%			
	Standard	1.85%			

Product	Fee Type	General	Bill Payments ¹ & Postal Service ²	Transit ³	Government Payments ⁴
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at BGN 0.30)	-	-
Visa Corporate⁵	EMV Chip (Incl. Contactless)	1.60%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
	Electronic Commerce	1.70%			
	Standard	1.70%			
Visa Purchasing	EMV Chip (Incl. Contactless)	1.60%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
	Electronic Commerce	1.70%			
	Standard	1.70%			

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.60% - 0.30%	1.60% - 0.30%	1.60% - 0.30%
	Electronic Commerce	1.70% - 0.30%	1.70% - 0.30%	1.70% - 0.30%
	Standard	1.70% - 0.30%	1.70% - 0.30%	1.70% - 0.30%

¹ Bill Payments: Merchant Category Code (MCC) 4900—Utilities—Electric, Gas, Water, and Sanitary; MCC 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; MCC 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services.

² Postal: MCC 9402—Postal Services.

³ Transit: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries.

⁴ Government Payments: Merchant Category Code (MCC) 9399—Government Services (Not Elsewhere Classified); MCC 9311—Tax Payments; MCC 9222—Fines.

⁵ Includes deferred debit, credit and prepaid.

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