



Inter Europe EEA¹ | Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit & Visa Consumer Prepaid	Card-Present ²	0.20%
	Card-Not-Present ³	1.15%
Visa Consumer Credit ⁴ & Visa Consumer Deferred Debit	Card-Present	0.30%
	Card-Not-Present	1.50%

¹ Applicable to Visa interchange fees for transactions on consumer cards issued outside of the European Economic Area (EEA) occurring at merchants located in the EEA. Applicable only in respect of consumer cards. EEA consists of the 27 EU Member States plus Iceland, Liechtenstein and Norway, and includes the French European Union Outermost Region territories of Guadeloupe, French Guiana, Martinique, Mayotte, Réunion and Saint-Martin

² Card-present transactions are where (i) cardholder and card are present at either the merchant outlet or are with the merchant's physical POS device at the time of payment transaction, and (ii) the cardholder's issuer-provisioned payment credentials are present and electronically read by the merchant's physical POS device.

³ Card-not-present transactions are all transactions other than card-present transactions.

⁴ Includes charge cards.

Effective 19 October 2019