



## Bulgaria | Domestic Multi-lateral Interchange Fees

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

Commercial					
Product	Fee Type	General	Bill Payments <sup>1</sup> & Postal Service <sup>2</sup>	Transit <sup>3</sup>	Government Payments <sup>4</sup>
<b>Visa Business Debit</b> <b>Visa Business Prepaid</b>	EMV® Chip (Incl. Contactless) Electronic Commerce Standard	1.40% 1.50% 1.50%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
<b>Visa Business Prepaid</b>	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.50% 1.50% 1.50%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
<b>Visa Business Credit</b> <b>Visa Business Deferred Debit</b>	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.40% 1.50% 1.50%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
<b>Visa Business Credit - Small Market Expense</b>	Standard	0.30%	0.30% (capped at BGN 0.30)	-	-
<b>Visa Platinum Business Debit</b> <b>Visa Infinite Business Debit</b>	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.75% 1.85% 1.85%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
<b>Visa Platinum Business Prepaid</b> <b>Visa Infinite Business Prepaid</b>	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.85% 1.85% 1.85%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40

<b>Visa Platinum Business Credit</b>	EMV Chip (Incl. Contactless)	1.75%			
<b>Visa Platinum Business Deferred Debit</b>	Electronic Commerce	1.85%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
<b>Visa Infinite Business Credit</b>	Standard	1.85%			
<b>Visa Infinite Business Deferred Debit</b>					
<b>Visa Corporate</b> <sup>5</sup>	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%			
<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	0.30% (capped at BGN 0.30)	-	-
<b>Visa Purchasing</b>	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%			

<sup>1</sup> 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.

<sup>2</sup> Postal: MCC 9402—Postal Services.

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

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

<sup>5</sup> Includes deferred debit, credit and prepaid.

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