



Cyprus | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Government Payments ¹
Visa Consumer Debit	Contactless	0.20%	0.20% (capped at €10.00)
Visa Consumer Prepaid	Non-Secure		
V PAY Debit	There are no domestic V PAY cards currently in issue.		
V PAY Prepaid			
Visa Consumer Credit	Contactless	0.30%	0.30% (capped at €15.00)
Visa Consumer Deferred Debit	Non-Secure		

Commercial				
Product	Fee Type	General	Government Payments	Bill Payments ²
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.75%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Business Prepaid	Electronic Commerce Standard			
Visa Business Credit	EMV Chip (Incl. Contactless)	1.75%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Business Deferred Debit	Electronic Commerce Standard			
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at €45.00)	0.30% (capped at €61.20)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	2.00%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Platinum Business Prepaid	Electronic Commerce			
Visa Infinite Business Debit	Standard			
Visa Infinite Business Prepaid				
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	2.00%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Platinum Business Deferred Debit	Electronic Commerce			
Visa Infinite Business Credit	Standard			
Visa Infinite Business Deferred Debit				
Visa Corporate ⁴	EMV Chip (Incl. Contactless)	1.75%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
	Electronic Commerce			
	Standard			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at €45.00)	0.30% (capped at €61.20)
Visa Purchasing	EMV Chip (Incl. Contactless)	1.75% ³	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
	Electronic Commerce			
	Standard			

¹ Government Payments: MCC 9399—Government Services

² Bill Payments: MCC 4900—Utilities

³ Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

⁴ Includes deferred debit, credit and prepaid.

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