



Portugal | Domestic Multi-lateral Interchange Fees

| Consumer | | | | |
|------------------------------|-----------------------|---------|--|--|
| Product | Fee Type | General | Utility and Bill Payments ² | Government and Tax Payments ³ |
| Visa Consumer Debit | Contactless Low Value | | | |
| Visa Consumer Prepaid | Secure ¹ | 0.20% | 0.20% capped at € 0.25 | 0.20% capped at € 0.25 |
| | Non-Secure | | | |
| Visa Consumer Credit | Contactless Low Value | | | |
| Visa Consumer Deferred Debit | Secure ¹ | 0.30% | 0.30% capped at € 0.50 | 0.30% capped at € 0.50 |
| | Non-Secure | | | |

| Commercial | | | | | |
|---|------------------------------|--------------------|--|--|----------------------|
| Product | Fee Type | General | Utility and Bill Payments ² | Government and Tax Payments ³ | Vending ⁴ |
| GENERAL MERCHANT⁵ | | | | | |
| Visa Business Debit | EMV Chip (incl. Contactless) | 1.00% | 1.00% (capped at € 1.50) | 0.60% (capped at € 1.50) | |
| Visa Business Prepaid | Electronic Commerce | 1.25% | 1.25% (capped at € 1.50) | 0.90% (capped at € 1.50) | 0.20% |
| | Standard | 1.25% | 1.25% (capped at € 1.50) | 0.90% (capped at € 1.50) | |
| Visa Business Credit | EMV Chip (incl. Contactless) | 1.45% | 1.45% (capped at € 2.50) | 1.05% (capped at € 2.50) | |
| Visa Business Deferred Debit | Electronic Commerce | 1.70% | 1.70% (capped at € 2.50) | 1.35% (capped at € 2.50) | 0.30% |
| | Standard | 1.70% | 1.70% (capped at € 2.50) | 1.35% (capped at € 2.50) | |
| Visa Business Credit - Small Market Expense | Standard | 0.30% | 0.30% (capped at € 2.50) | 0.30% (capped at € 2.50) | - |
| Visa Platinum Business Debit | EMV Chip (incl. Contactless) | 1.25% | 1.25% (capped at € 1.50) | 0.85% (capped at € 1.50) | |
| Visa Platinum Business Prepaid | Electronic Commerce | 1.50% | 1.50% (capped at € 1.50) | 1.15% (capped at € 1.50) | 0.20% |
| Visa Infinite Business Debit | Standard | 1.50% | 1.50% (capped at € 1.50) | 1.15% (capped at € 1.50) | |
| Visa Infinite Business Prepaid | | | | | |
| Visa Platinum Business Credit | EMV Chip (incl. Contactless) | 1.70% | 1.70% (capped at € 2.50) | 1.30% (capped at € 2.50) | |
| Visa Platinum Business Deferred Debit | Electronic Commerce | 1.95% | 1.95% (capped at € 2.50) | 1.60% (capped at € 2.50) | 0.30% |
| Visa Infinite Business Credit | Standard | 1.95% | 1.95% (capped at € 2.50) | 1.60% (capped at € 2.50) | |
| Visa Infinite Business Deferred Debit | | | | | |
| Visa Corporate ⁷ | EMV Chip (incl. Contactless) | 1.75% ⁸ | 1.75% (capped at € 2.50) | 1.35% (capped at € 2.50) | |
| Visa Purchasing | Electronic Commerce | 2.00% ⁸ | 2.00% (capped at € 2.50) | 1.65% (capped at € 2.50) | 0.30% |
| | Standard | 2.00% ⁸ | 2.00% (capped at € 2.50) | 1.65% (capped at € 2.50) | |
| Visa Corporate - Large Market Enterprise | Standard | 0.30% | 0.30% (capped at € 2.50) | 0.30% (capped at € 2.50) | - |

| LARGE MERCHANT ⁶ | | | | | |
|--|------------------------------|--------------------|-----------------------------|-----------------------------|-------|
| Visa Business Debit | EMV Chip (incl. Contactless) | 0.60% | 0.60% (capped at € 1.50) | 0.60% (capped at € 1.50) | |
| Visa Business Prepaid | Electronic Commerce | 0.90% | 0.90% (capped at € 1.50) | 0.90% (capped at € 1.50) | 0.20% |
| | Standard | 0.90% | 0.90% (capped at € 1.50) | 0.90% (capped at € 1.50) | |
| Visa Business Credit | EMV Chip (incl. Contactless) | 1.05% | 1.05% (capped € 2.50) | 1.05% (capped € 2.50) | |
| Visa Business Deferred Debit | Electronic Commerce | 1.35% | 1.35% (capped € 2.50) | 1.35% (capped € 2.50) | 0.30% |
| | Standard | 1.35% | 1.35% (capped € 2.50) | 1.35% (capped € 2.50) | |
| Visa Business Credit - Small Market Expense | Standard | 0.30% | 0.30% (capped at € 2.50) | 0.30% (capped at € 2.50) | - |
| Visa Platinum Business Debit | EMV Chip (incl. Contactless) | 0.85% | 0.85% (capped at € 1.50) | 0.85% (capped at € 1.50) | |
| Visa Platinum Business Prepaid | Electronic Commerce | 1.15% | 1.15% (capped at € 1.50) | 1.15% (capped at € 1.50) | 0.20% |
| Visa Infinite Business Debit | Standard | 1.15% | 1.15% (capped at € 1.50) | 1.15% (capped at € 1.50) | |
| Visa Infinite Business Prepaid | | | | | |
| Visa Platinum Business Credit | EMV Chip (incl. Contactless) | 1.30% | 1.30% (capped € 2.50) | 1.30% (capped € 2.50) | |
| Visa Platinum Business Deferred Debit | Electronic Commerce | 1.60% | 1.60% (capped € 2.50) | 1.60% (capped € 2.50) | 0.30% |
| Visa Infinite Business Credit | Standard | 1.60% | 1.60% (capped € 2.50) | 1.60% (capped € 2.50) | |
| Visa Infinite Business Deferred Debit | | | | | |
| Visa Corporate⁷ | EMV Chip (incl. Contactless) | 1.35% ⁸ | 1.35% (capped € 2.50) | 1.35% (capped € 2.50) | |
| Visa Purchasing | Electronic Commerce | 1.65% ⁸ | 1.65% (capped € 2.50) | 1.65% (capped € 2.50) | 0.30% |
| | Standard | 1.65% ⁸ | 1.65% (capped € 2.50) | 1.65% (capped € 2.50) | |
| Visa Corporate - Large Market Enterprise | Standard | 0.30% | 0.30% (capped at € 2.50) | 0.30% (capped at € 2.50) | - |

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Utility and Bill Payments: Merchant Category Code (MCC) 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services; MCC 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; 4900—Utilities—Electric, Gas, Water, and Sanitary

³ Government and Tax Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services

⁴ Vending: MCC 4789—Transportation SVCS; 5542—Automated Fuel Dispenser; 7523—Parking Lots, Meters, Garages

⁵ Merchant sales value up to €25 million

⁶ Merchant sales value over €25 million

⁷ Includes deferred debit, credit and prepaid.

⁸ Visa Fleet acquirers may receive an additional interchange incentive of 0.30% if they submit the transaction with additional Level 2 and Level 3 data as per the Visa Fleet specification, at fuel related MCCs.

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