



Spain | Domestic Multi-lateral Interchange Fees

| Consumer | | |
|------------------------------|---|--------------------------|
| Product | Fee Type | General |
| Visa Consumer Debit | Transaction value up to and including € 20.00 | 0.10% |
| Visa Consumer Prepaid | Transactions value over € 20.00 | 0.20% (Cap of € 0.07) |
| Visa Consumer Credit | Transaction value up to and including € 20.00 | 0.20% |
| Visa Consumer Deferred Debit | Transactions value over € 20.00 | 0.30% |

| Commercial | | | | |
|--------------------------------|------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Product | Sector | Tier-1 ¹ | Tier-2 ² | Tier-3 ³ |
| Visa Business Debit | Standard ⁴ | € 0.32 | € 0.19 | € 0.17 |
| Visa Business Prepaid | Low Value ⁵ | 0.72% | 0.50% | 0.43% |
| Visa Corporate Prepaid | Petrol ⁶ | € 0.24 | € 0.18 | € 0.15 |
| | Retail - Food ⁷ | € 0.23 | € 0.18 | € 0.17 |
| | Toll Roads ⁸ | € 0.03 | € 0.01 | € 0.01 |
| | Charity ⁹ | € 0.00 | € 0.00 | € 0.00 |
| | Government ¹⁰ | 0.72% (capped at €1.50) | 0.50% (capped at €1.50) | 0.43% (capped at €1.50) |
| | Visa Platinum Business Debit | Standard ⁴ | € 0.35 | € 0.22 |
| Visa Platinum Business Prepaid | Low Value ⁵ | 0.72% + €0.03 | 0.50% + €0.03 | 0.43% + €0.03 |
| | Petrol ⁶ | € 0.27 | € 0.21 | € 0.18 |
| | Retail - Food ⁷ | € 0.26 | € 0.21 | € 0.20 |
| | Toll Roads ⁸ | € 0.06 | € 0.04 | € 0.04 |
| | Charity ⁹ | € 0.00 | € 0.00 | € 0.00 |
| | Government ¹⁰ | 0.72% + €0.03 (capped at €1.50) | 0.50% + €0.03 (capped at €1.50) | 0.43% + €0.03 (capped at €1.50) |
| Visa Infinite Business Debit | Standard ⁴ | 0.10% + €0.35 | 0.10% + €0.22 | 0.10% + €0.20 |
| Visa Infinite Business Prepaid | Low Value ⁵ | 0.82% + €0.03 | 0.60% + €0.03 | 0.53% + €0.03 |
| | Petrol ⁶ | 0.10% + €0.27 | 0.10% + €0.21 | 0.10% + €0.18 |
| | Retail - Food ⁷ | 0.10% + €0.26 | 0.10% + €0.21 | 0.10% + €0.20 |
| | Toll Roads ⁸ | 0.10% + €0.06 | 0.10% + €0.04 | 0.10% + €0.04 |
| | Charity ⁹ | € 0.00 | € 0.00 | € 0.00 |
| | Government ¹⁰ | 0.82% + €0.03 (capped at €1.50) | 0.60% + €0.03 (capped at €1.50) | 0.53% + €0.03 (capped at €1.50) |
| Visa Business Credit | Standard ⁴ | 0.76% | 0.50% | 0.43% |
| Visa Business Deferred Debit | Low Value ⁵ | 0.72% | 0.50% | 0.43% |
| Visa Corporate Credit | Petrol ⁶ | 0.65% | 0.49% | 0.43% |
| Visa Purchasing | Retail - Food ⁷ | 0.65% | 0.49% | 0.43% |
| | Toll Roads ⁸ | 0.57% | 0.46% | 0.23% |
| | Charity ⁹ | € 0.00 | € 0.00 | € 0.00 |
| | Government ¹⁰ | 0.72% (capped at €1.50) | 0.50% (capped at €1.50) | 0.43% (capped at €1.50) |

| Commercial | | | | |
|---|--|------------------------------------|------------------------------------|------------------------------------|
| Product | Sector | Tier-1 ¹ | Tier-2 ² | Tier-3 ³ |
| Visa Platinum Business Credit | Standard ⁴ | 0.76% + €0.03 | 0.50% + €0.03 | 0.43% + €0.03 |
| | Visa Platinum Business Deferred Debit | | | |
| | Low Value ⁵ | 0.72% + €0.03 | 0.50% + €0.03 | 0.43% + €0.03 |
| | Petrol ⁶ | 0.65% + €0.03 | 0.49% + €0.03 | 0.43% + €0.03 |
| | Retail - Food ⁷ | 0.65% + €0.03 | 0.49% + €0.03 | 0.43% + €0.03 |
| | Toll Roads ⁸ | 0.57% + €0.03 | 0.46% + €0.03 | 0.23% + €0.03 |
| | Charity ⁹ | € 0.00 | € 0.00 | € 0.00 |
| | Government ¹⁰ | 0.72% + €0.03 (capped at €1.50) | 0.50% + €0.03 (capped at €1.50) | 0.43% + €0.03 (capped at €1.50) |
| Visa Infinite Business Credit | Standard ⁴ | 0.86% + €0.03 | 0.60% + €0.03 | 0.53% + €0.03 |
| Visa Infinite Business Deferred Debit | Low Value ⁵ | 0.82% + €0.03 | 0.60% + €0.03 | 0.53% + €0.03 |
| | Petrol ⁶ | 0.75% + €0.03 | 0.59% + €0.03 | 0.53% + €0.03 |
| | Retail - Food ⁷ | 0.75% + €0.03 | 0.59% + €0.03 | 0.53% + €0.03 |
| | Toll Roads ⁸ | 0.67% + €0.03 | 0.56% + €0.03 | 0.33% + €0.03 |
| | Charity ⁹ | € 0.00 | € 0.00 | € 0.00 |
| | Government ¹⁰ | 0.82% + €0.03 (capped at €1.50) | 0.60% + €0.03 (capped at €1.50) | 0.53% + €0.03 (capped at €1.50) |
| | Visa Business Credit - Small Market Expense | Standard | 0.30% | 0.30% |
| Visa Corporate - Large Market Enterprise | Standard | 0.30% | 0.30% | 0.30% |

¹ Tier-1 (€ 0 -100 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

² Tier-2 (€ 100-500 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

³ Tier-3 (€ 500+ Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

⁴ Standard: All Merchant Category Codes not listed below will fall into the Standard sector.

⁵ Low Value: MCC 4111 - Local and Suburban Commuter Passenger Transportation; MCC 4112 - Passenger Railways; MCC 4121 - Taxicabs and Limousines; MCC 4131 - Bus Lines; MCC 4789 - Transportation Services (Not Elsewhere Classified); MCC 4812 - Telecommunication Equipment and Telephone Sales; MCC 5499 - Miscellaneous Food Stores, Convenience Stores and Speciality Markets; MCC 7523 - Parking Lots, Parking Meters and Garages.

⁶ Petrol: MCC 5541 - Service Stations; MCC 5542 - Automated Fuel Dispensers.

⁷ Retail - Food: MCC 5331 - Variety Stores.

⁸ Toll Roads: MCC 4784 - Tolls and Bridge Fees.

⁹ Charity: MCC 8398 - Charitable Social Service Organisations.

¹⁰ Government: MCC 9311 - Tax Payments; MCC 9399 - Government Services (Not Elsewhere Classified).

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