



Portugal | Domestic Multi-lateral Interchange Fees

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

Commercial					
Product	Fee Type	General	Utility and Bill Payments ²	Government and Tax Payments ³	Vending ⁴
GENERAL MERCHANT⁵					
Visa Business Debit Visa Business Prepaid	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.00% 1.25% 1.25%	1.00% (capped at € 1.50) 1.25% (capped at € 1.50) 1.25% (capped at € 1.50)	0.60% (capped at € 1.50) 0.90% (capped at € 1.50) 0.90% (capped at € 1.50)	0.20%
Visa Business Credit Visa Business Deferred Debit	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.45% 1.70% 1.70%	1.45% (capped at € 2.50) 1.70% (capped at € 2.50) 1.70% (capped at € 2.50)	1.05% (capped at € 2.50) 1.35% (capped at € 2.50) 1.35% (capped at € 2.50)	0.30%
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 Visa Platinum Business Prepaid Visa Infinite Business Debit Visa Infinite Business Prepaid	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.25% 1.50% 1.50%	1.25% (capped at € 1.50) 1.50% (capped at € 1.50) 1.50% (capped at € 1.50)	0.85% (capped at € 1.50) 1.15% (capped at € 1.50) 1.15% (capped at € 1.50)	0.20%
Visa Platinum Business Credit Visa Platinum Business Deferred Debit Visa Infinite Business Credit Visa Infinite Business Deferred Debit	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.70% 1.95% 1.95%	1.70% (capped at € 2.50) 1.95% (capped at € 2.50) 1.95% (capped at € 2.50)	1.30% (capped at € 2.50) 1.60% (capped at € 2.50) 1.60% (capped at € 2.50)	0.30%
Visa Corporate⁷ Visa Purchasing	EMV Chip (incl. Contactless) Electronic Commerce	1.75% ⁸ 2.00% ⁸	1.75% (capped at € 2.50) 2.00% (capped at € 2.50)	1.35% (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 MERCHANT⁶					
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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