



Poland | Domestic Multi-lateral Interchange Fees

Consumer					
Product	Fee Type	General	Bill Payments ² , Government Payments ³ & Postal Services ⁴	Public Administration ⁵	Large Ticket Program ⁶
Visa Consumer Debit Visa Consumer Prepaid	EMV Chip Secure Electronic Commerce ¹ Electronic Card Not Present - CVV2 Card Not Present - CNP Standard	0.20%	0.20% (capped at PLN 0.20)	0.01% (capped at PLN 0.01)	0.20% (capped at PLN 20.00)
Visa Consumer Credit Visa Consumer Deferred Debit	EMV Chip Secure Electronic Commerce ¹ Electronic Card Not Present - CVV2 Card Not Present - CNP Standard	0.30%	0.30% (capped at PLN 0.30)	0.01% (capped at PLN 0.01)	0.30% < PLN 10,000 0.10% + PLN 20.00 ≥ PLN 10,000

Commercial						
Product	Fee Type	General	Bill Payments ² & Postal Services ⁴	Government Payments ³	Public Administration ⁵	Large Ticket Program ⁶
Visa Business Debit Visa Business Prepaid	Electronic Standard	0.20%	0.20% (capped at PLN 0.27)	0.20% (capped at PLN 0.25)	0.01% (capped at PLN 0.01)	0.20% (capped at PLN 30.00)
Visa Business Credit Visa Business Deferred Debit	Electronic Standard	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000 0.10% + PLN 30.00 ≥ PLN 15,000
Visa Platinum Business Debit Visa Platinum Business Prepaid Visa Infinite Business Debit Visa Infinite Business Prepaid	Electronic Standard	0.20%	0.20% (capped at PLN 0.27)	0.20% (capped at PLN 0.25)	0.01% (capped at PLN 0.01)	0.20% (capped at PLN 30.00)
Visa Platinum Business Credit Visa Platinum Business Deferred Debit Visa Infinite Business Credit Visa Infinite Business Deferred Debit	Electronic Standard	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000 0.10% + PLN 30.00 ≥ PLN 15,000
Visa Corporate⁷	Electronic Standard	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000 0.10% + PLN 30.00 ≥ PLN 15,000
Visa Purchasing	Electronic Standard	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000 0.10% + PLN 30.00 ≥ PLN 15,000

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)			
	Electronic Commerce	0.30%	0.30%	0.30%
	Standard			

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

² Bill Payments: Merchant Category Code (MCC) 4111—Local Commuter Transport; 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; MCC 4900—Utilities—Electric, Gas, Water, and Sanitary.

³ Government Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified).

⁴ Postal Services: MCC 9402—Postal Services – Government Only.

⁵ Public Administration: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified).

⁶ Merchant registration required and limited to specific merchant categories.

⁷ Includes deferred debit, credit and prepaid.

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