



Romania | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Government Payments ²
Visa Consumer Debit	Contactless	0.20%	0.20% (capped at RON 20.00)
	Secure ¹		
	Non-Secure		
Visa Consumer Prepaid	Contactless	0.20%	0.20% (capped at RON 20.00)
	Secure ¹		
	Non-Secure		
	Romania Meal Voucher	1.00%	-
Visa Consumer Credit	Contactless	0.30%	-
Visa Consumer Deferred Debit	Secure		
	Non-Secure		

Commercial						
Product	Fee Type	General	Sector Development Program ³	Bill Payments ⁴	Government Payments ²	Petrol ⁵
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.65%	1.65% (capped at RON 50)	RON 0.65	0.30%	1.20%
Visa Business Prepaid	Electronic Commerce	1.70%	1.70% (capped at RON 50)			
	Standard	1.75%	1.75% (capped at RON 50)			
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.90%	1.90% (capped at RON 50)	RON 0.65	0.30%	1.20%
Visa Platinum Business Prepaid	Electronic Commerce	1.95%	1.95% (capped at RON 50)			
	Standard	2.00%	2.00% (capped at RON 50)			
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	2.00%	2.00% (capped at RON 50)	RON 0.65	0.30%	1.20%
Visa Infinite Business Prepaid	Electronic Commerce	2.05%	2.05% (capped at RON 50)			
	Standard	2.10%	2.10% (capped at RON 50)			
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30%	RON 0.65	-	-
Visa Business Credit	EMV Chip (Incl. Contactless)	1.65%	1.65% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	RON 0.65	0.30%	1.20%
Visa Business Deferred Debit	Electronic Commerce	1.70%	1.70% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	1.75%	1.75% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.90%	1.90% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	RON 0.65	0.30%	1.20%
Visa Platinum Business Deferred Debit	Electronic Commerce	1.95%	1.95% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	2.00%	2.00% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
Visa Infinite Business Credit	EMV Chip (Incl. Contactless)	2.00%	2.00% (< RON 3,000) 0.20% + RON 50 (≥ RON 3,000)	RON 0.65	0.30%	1.20%
Visa Infinite Business Deferred Debit	Electronic Commerce	2.05%	2.05% (< RON 3,000) 0.20% + RON 50 (≥ RON 3,000)			
	Standard	2.10%	2.10% (< RON 3,000) 0.20% + RON 50 (≥ RON 3,000)			
Visa Corporate	EMV Chip (Incl. Contactless)	1.85%	1.85% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	RON 0.65	0.30%	1.20%
	Electronic Commerce	1.90%	1.90% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	1.95%	1.95% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30%	RON 0.65	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.85%	1.85% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	RON 0.65	0.30%	1.20%
	Electronic Commerce	1.90%	1.90% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	1.95%	1.95% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			

Purchasing with Fleet Cards			
Product	Fee Type	Petrol ⁵	Electric Vehicle Charging
Level 2 - Fuel Only	EMV Chip (Incl. Contactless)	1.20% - 0.30%	1.85% - 0.30%
	Electronic Commerce		1.90% - 0.30%
	Standard		1.95% - 0.30%
Level 3 - Fuel and non-Fuel	EMV Chip (Incl. Contactless)	1.20% - 0.30%	1.85% - 0.30%
	Electronic Commerce		1.90% - 0.30%
	Standard		1.95% - 0.30%
Level 3 - Non-Fuel	EMV Chip (Incl. Contactless)	1.20% - 0.30%	1.85% - 0.30%
	Electronic Commerce		1.90% - 0.30%
	Standard		1.95% - 0.30%

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

² Government Payments: Merchant Category Code (MCC) 9311—Tax Payments; MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9399—Government Services (Not Elsewhere Classified).

³ Sector Development Program: MCC 5300—Wholesale Clubs; MCC 5983—Fuel Dealers.

⁴ Bill Payments: 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.

⁵ Petrol: MCC 5541—Service Stations (With or Without Ancillary Services); MCC 5542—Automated Fuel Dispensers

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