



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	€ 0.32	€ 0.19	€ 0.17
Visa Business Prepaid	Retailer - Food	€ 0.23	€ 0.18	€ 0.17
Visa Platinum Business Debit	Retailer - Other	€ 0.33	€ 0.18	€ 0.17
Visa Infinite Business Debit	Petrol Station	€ 0.24	€ 0.18	€ 0.15
	Supermarket	€ 0.32	€ 0.32	€ 0.17
	Travel Agency	€ 0.33	€ 0.20	€ 0.17
	Toll Road	€ 0.03	€ 0.01	€ 0.01
	Chemist	€ 0.32	€ 0.32	€ 0.32
	Hotel	€ 0.32	€ 0.20	€ 0.17
	Drugstore	€ 0.33	€ 0.33	€ 0.33
	Restaurant	€ 0.32	€ 0.18	€ 0.17
	Transport (Inc. Airline)	€ 0.32	€ 0.20	€ 0.17
	Jeweller	€ 0.32	€ 0.32	€ 0.32
	Car Rental	€ 0.32	€ 0.20	€ 0.17
	Casino	€ 0.33	€ 0.33	€ 0.33
	Leisure and Show	€ 0.32	€ 0.20	€ 0.20
	Night Club (incl. Massage, Sauna or Disco)	€ 0.32	€ 0.32	€ 0.32
	Small Merchants	€ 0.33	€ 0.19	€ 0.17
	Low Value Transaction Sector	€ 0.16	€ 0.18	€ 0.05
Charity	€ 0.00	€ 0.00	€ 0.00	
Mail/Telephone Order	€ 0.30	€ 0.30	€ 0.30	

Visa Business Credit	Standard	0.76%	0.50%	0.43%
Visa Business Deferred Debit	Visa Business Credit - Small Market Expense	0.30%	0.30%	0.30%
Visa Platinum Business Credit	Visa Corporate - Large Market Enterprise	0.30%	0.30%	0.30%
Visa Infinite Business Credit	Retailer - Food	0.65%	0.49%	0.43%
Visa Purchasing	Retailer - Other	0.76%	0.49%	0.43%
Visa Corporate	Petrol Station	0.65%	0.49%	0.43%
	Supermarket	0.76%	0.76%	0.44%
	Travel Agency	0.76%	0.51%	0.43%
	Toll Road	0.57%	0.46%	0.23%
	Chemist	0.76%	0.76%	0.76%
	Hotel	0.76%	0.51%	0.43%
	Drugstore	0.76%	0.76%	0.76%
	Restaurant	0.76%	0.50%	0.43%
	Transport (Inc. Airline)	0.76%	0.51%	0.43%
	Jeweller	0.76%	0.76%	0.76%
	Car Rental	0.76%	0.51%	0.43%
	Casino	0.76%	0.76%	0.76%
	Leisure and Show	0.76%	0.51%	0.51%
	Night Club (incl. Massage, Sauna or Disco)	0.76%	0.76%	0.76%
	Small Merchants	0.76%	0.51%	0.44%
	Low Value Transaction Sector	0.72%	0.50%	0.43%
Charity	0.00%	0.00%	0.00%	
	Mail/Telephone Order	0.76%	0.76%	0.76%

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.

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