

Poland | Domestic Multi-lateral Interchange Fees

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
EMV Chip		
Secure Electronic Commerce ¹		
Electronic	0.30%	0.20%
Card Not Present - CVV2		
Card Not Present - CNP		
Standard		
<u>Sector Specific</u>		
Bills Payments ²	0.30% (capped at PLN 0.30)	0.20% (capped at PLN 0.20)
Government Payments ²	0.30% (capped at PLN 0.30)	0.20% (capped at PLN 0.20)
Public Administration Offices ²	0.01% (capped at PLN 0.01)	
Postal Services	0.30% (capped at PLN 0.30)	0.20% (capped at PLN 0.20)
Large Ticket Program ^{2,3}	0.30% for transactions < PLN 10,000 0.10% + PLN 20.00 for transactions ≥ PLN 10,000	0.20% (capped at PLN 20.00)
Commercial		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Business - Electronic		0.20%
Business - Standard	0.30%	
Corporate & Purchasing - Electronic		n/a
Corporate & Purchasing - Standard		
<u>Sector Specific</u>		
Bills ²	0.30% (capped at PLN 0.55)	0.20% (capped at PLN 0.27)
Government ²	0.30% (capped at PLN 0.35)	0.20% (capped at PLN 0.25)
Public Administration Offices ²	0.01% (capped at PLN 0.01)	
Postal Services	0.30% (capped at PLN 0.55)	0.20% (capped at PLN 0.27)
Large Ticket Program ^{2,3}	0.30% for transactions < PLN 10,000 0.10% + PLN 30.00 for transactions ≥ PLN 15,000	0.20% (capped at PLN 30.00)

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

² Merchant registration required.

³ Limited to specific merchant categories