



## Estonia | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
Visa Consumer Prepaid	Secure <sup>1</sup> Non-Secure	
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure Non-Secure	

Commercial				
Product	Fee Type	General	Government Payments <sup>2</sup> and Money Services <sup>3</sup>	Charity <sup>4</sup>
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.30%	1.30% (capped at €1.50)	1.30% (capped at €0.50)
	Electronic Commerce	1.55%	1.55% (capped at €1.50)	1.55% (capped at €0.50)
	Standard	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
Visa Business Prepaid	EMV Chip (Incl. Contactless)	1.30%, minimum €0.35	1.30%, minimum €0.35 (capped at €1.50)	1.30%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	1.55%, minimum €0.35	1.55%, minimum €0.35 (capped at €1.50)	1.55%, minimum €0.35 (capped at €0.50)
	Standard	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%	-	-
Visa Business Deferred Debit	Electronic Commerce	1.55%	-	-
	Standard	1.65%	-	-
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at €1.50)	1.55% (capped at €0.50)
Visa Infinite Business Debit	Electronic Commerce	1.80%	1.80% (capped at €1.50)	1.80% (capped at €0.50)
	Standard	1.90%	1.90% (capped at €1.50)	1.90% (capped at €0.50)
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%	-	-
Visa Infinite Business Credit	Electronic Commerce	1.80%	-	-
	Standard	1.90%	-	-
Visa Corporate	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.80%	-	-
	Standard	1.90%	-	-
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-

<b>Visa Purchasing</b>	EMV Chip (Incl. Contactless)	1.55% <sup>5</sup>	-	-
	Electronic Commerce	1.80% <sup>5</sup>	-	-
	Standard	1.90% <sup>5</sup>	-	-
	Large Ticket Program 1 <sup>6</sup>	1.00% + €60.00	-	-
	Large Ticket Program 2 <sup>6</sup>	0.75% + €98.00	-	-

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

<sup>2</sup> Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

<sup>3</sup> Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers

<sup>4</sup> Charity: MCC 8398—Charitable Social Service Organizations

<sup>5</sup> Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

<sup>6</sup> For Visa Purchasing Cards only: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000. EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.