



Finland | Domestic Multi-lateral Interchange Fees

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

Commercial		
Product	Fee Type	General
Visa Business Debit	EMV® Chip (Incl. Contactless)	0.75%
Visa Business Prepaid	Electronic Commerce Standard	
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)	1.00%
Visa Infinite Business Debit	Electronic Commerce Standard	
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%
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ²
	Electronic Commerce	1.80% ²
	Standard	1.90% ²
	Large Ticket Program 1 ³	1.00% + €60.00
	Large Ticket Program 2 ³	0.75% + €98.00

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

² 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).

³ 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.