



Intra Europe EEA¹ | Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
Visa Consumer Prepaid	Secure ² Non-Secure	
V PAY Debit	Contactless	0.20%
V PAY Prepaid	Secure Non-Secure	
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure Non-Secure	

Commercial				
Product	Fee Type	General	Government Payments ³ and Money Services ⁴	Charity ⁵
Visa Business Debit (Group A) ⁶	EMV® Chip (Incl. Contactless) Electronic Commerce Standard	0.75%	0.75% (capped at €1.50)	0.75% (capped at €0.50)
Visa Business Debit (Group B) ⁶	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.30% 1.55% 1.65%	1.30% (capped at €1.50) 1.55% (capped at €1.50) 1.65% (capped at €1.50)	1.30% (capped at €0.50) 1.55% (capped at €0.50) 1.65% (capped at €0.50)
Visa Business Prepaid	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.30%, minimum €0.35 1.55%, minimum €0.35 1.65%, minimum €0.35	1.30%, minimum €0.35 (capped at €1.50) 1.55%, minimum €0.35 (capped at €1.50) 1.65%, minimum €0.35 (capped at €1.50)	1.30%, minimum €0.35 (capped at €0.50) 1.55%, minimum €0.35 (capped at €0.50) 1.65%, minimum €0.35 (capped at €0.50)
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%	-	-
Visa Business Deferred Debit	Electronic Commerce Standard	1.55% 1.65%	- -	- -
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-
Visa Platinum Business Debit (Group A) Visa Infinite Business Debit (Group A)	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.00%	1.00% (capped at €1.50)	1.00% (capped at €0.50)
Visa Platinum Business Debit (Group B) Visa Infinite Business Debit (Group B)	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.55% 1.80% 1.90%	1.55% capped at €1.50 1.80% capped at €1.50 1.90% capped at €1.50	1.55% capped at €0.50 1.80% capped at €0.50 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%	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ⁷	-	-
	Electronic Commerce	1.80% ⁷	-	-
	Standard	1.90% ⁷	-	-
	Large Ticket Program 1 ⁸	1.00% + €60.00	-	-
	Large Ticket Program 2 ⁸	0.75% + €98.00	-	-

¹ Applicable to EEA issued Visa cards transacting at EEA based merchants (in a different country).

For consumer interchange only, EEA includes the territories of Guadeloupe, French Guiana, Martinique, Réunion, Mayotte and Saint-Martin.

Effective 1 September 2016, the interchange fees applicable to Visa consumer card transactions, where the merchant and its acquirer are located in different EEA countries, is changing.

For in-country consumer card transactions, where both the cardholder and the merchant outlet are within the same EEA country, a cross-border acquirer may choose either:

- the intra Visa EEA interchange rate, or
- the rate equivalent to the respective domestic rate (subject to the fee caps specified in Chapter II of the Interchange Fee Regulation (IFR))

² Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

³ Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

⁴ Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers

⁵ Charity: MCC 8398—Charitable Social Service Organizations

⁶ Visa Business Debit cards issued from the following countries will be categorized into Group A and Group B:

Group A: Cards issued in Austria, Belgium, Croatia, Denmark, Estonia, Finland, Liechtenstein, Luxembourg, Malta, Netherlands, Poland, Portugal, Norway, Republic of Ireland and Sweden.

Group B: Cards issued in Bulgaria, Cyprus, Czech Republic, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Romania, Slovakia, Slovenia and Spain.

⁷ 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).

⁸ 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

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