



Netherlands | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit Visa Consumer Prepaid	Contactless Secure ¹ Non-Secure	€ 0.02
V PAY Debit V PAY Prepaid	Contactless Secure Non-Secure	€ 0.02
Visa Consumer Credit Visa Consumer Deferred Debit	Contactless Secure Non-Secure	0.30%

Commercial					
Product	Fee Type	General	Government Payments ² and Money Services ³	Charity ⁴	Bill Payments ⁵ , Groceries ⁶ and Transportation ⁷
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.30%	1.30% (capped at €1.50)	1.30% (capped at €0.50)	1.30% (capped at €0.75)
	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)	1.55% (capped at €0.75)
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%	-	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ⁸	-	-	-
	Electronic Commerce	1.80% ⁸	-	-	-
	Standard	1.90% ⁸	-	-	-
	Large Ticket Program 1 ⁶	1.00% + €60.00	-	-	-
	Large Ticket Program 2 ⁶	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 Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

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

⁴ Charity: MCC 8398—Charitable Social Service Organizations

⁵ Bill Payments: MCC 4900—Utilities – Electric, Gas, Water, and Sanitary

⁶ Groceries: MCC 5411—Grocery Stores & Supermarkets; MCC 5422—Freezer and Locker Meat Provisioners; MCC 5441 – Candy, Nut and Confectionery Stores; MCC 5451—Dairy Products Stores; MCC 5462—Bakeries; MCC 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets

⁷ Transportation: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries

⁸ 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).

⁹ 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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