



Bulgaria | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ¹ & Postal Service ²
Visa Consumer Debit Visa Consumer Prepaid	Contactless Electronic Commerce Standard	0.20%	0.20% (capped at BGN 0.07)
V PAY Debit V PAY Prepaid	Contactless Electronic Commerce Standard	0.20%	0.20% (capped at BGN 0.07)
Visa Consumer Credit Visa Consumer Deferred Debit	Contactless Electronic Commerce Standard	0.30%	0.30% (capped at BGN 0.12)

Commercial					
Product	Fee Type	General	Bill Payments ¹ & Postal Service ²	Transit ³	Government Payments ⁴
Visa Business Debit Visa Business Prepaid	EMV® Chip (Incl. Contactless) Electronic Commerce Standard	1.40% 1.50% 1.50%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Business Prepaid	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.50% 1.50% 1.50%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Business Credit Visa Business Deferred Debit	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.40% 1.50% 1.50%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at BGN 0.30)	-	-
Visa Platinum Business Debit Visa Infinite Business Debit	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.65% 1.75% 1.75%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Platinum Business Prepaid Visa Infinite Business Prepaid	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.75% 1.75% 1.75%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Platinum Business Credit Visa Platinum Business Deferred Debit Visa Infinite Business Credit Visa Infinite Business Deferred Debit	EMV Chip (Incl. Contactless) Electronic Commerce Standard	1.65% 1.75% 1.75%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40

Visa Corporate⁵	EMV Chip (Incl. Contactless)	1.60%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
	Electronic Commerce	1.70%			
	Standard	1.70%			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at BGN 0.30)	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.60%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
	Electronic Commerce	1.70%			
	Standard	1.70%			

¹ Bill Payments: Merchant Category Code (MCC) 4900—Utilities—Electric, Gas, Water, and Sanitary; MCC 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; MCC 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services.

² Postal: MCC 9402—Postal Services.

³ Transit: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries.

⁴ Government Payments: Merchant Category Code (MCC) 9399—Government Services (Not Elsewhere Classified); MCC 9311—Tax Payments; MCC 9222—Fines.

⁵ Includes deferred debit, credit and prepaid.

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