



## Finland | Domestic Multi-lateral Interchange Fees

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

Commercial		
Product	Fee Type	General
Visa Business Debit	EMV® Chip (Incl. Contactless)	
Visa Business Prepaid	Electronic Commerce	0.75%
	Standard	
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%
Visa Business Deferred Debit	Electronic Commerce	1.65%
	Standard	1.65%
Visa Business Credit - Small Market Expense	Standard	0.30%
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	
Visa Platinum Business Prepaid	Electronic Commerce	1.00%
Visa Infinite Business Debit	Standard	
Visa Infinite Business Prepaid		
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%
Visa Platinum Business Deferred Debit	Electronic Commerce	1.90%
Visa Infinite Business Credit	Standard	1.90%
Visa Infinite Business Deferred Debit		
Visa Corporate <sup>5</sup>	EMV Chip (Incl. Contactless)	1.55%
	Electronic Commerce	1.90%
	Standard	1.90%
Visa Corporate - Large Market Enterprise	Standard	0.30%
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% <sup>2,3</sup>
	Electronic Commerce	1.90% <sup>2,3</sup>
	Standard	1.90% <sup>2,3</sup>
	Large Ticket Program 1 <sup>4</sup>	1.00% + €60.00
	Large Ticket Program 2 <sup>4</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> 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>3</sup> Visa Fleet acquirers may receive an additional interchange incentive of 0.30% if they submit the transaction with additional Level 2 and Level 3 data as per the Visa Fleet specification, at fuel related MCCs.

<sup>4</sup> Visa Purchasing: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000.

<sup>5</sup> Includes deferred debit, credit and prepaid.

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