



## Bulgaria | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
<b>Visa Consumer Debit</b> <b>Visa Consumer Prepaid</b>	Standard	0.20%
<b>V PAY Debit</b> <b>V PAY Prepaid</b>	Standard	0.20%
<b>Visa Consumer Credit</b> <b>Visa Consumer Deferred Debit</b>	Standard	0.30%

Commercial				
Product	Fee Type	General	Bill Payments <sup>1</sup> & Transit <sup>2</sup>	Government Payments <sup>3</sup>
<b>Visa Business Debit</b> <b>Visa Business Prepaid</b>	EMV® Chip (Incl. Contactless)	1.40%		
	Electronic Commerce	1.45%	0.80%	BGN 0.40
	Standard	1.50%		
<b>Visa Business Credit</b> <b>Visa Business Deferred Debit</b>	EMV Chip (Incl. Contactless)	1.40%		
	Electronic Commerce	1.45%	0.80%	BGN 0.40
	Standard	1.50%		
<b>Visa Business Credit - Small Market Expense</b>	Standard	0.30%	-	-
<b>Visa Platinum Business Debit</b> <b>Visa Infinite Business Debit</b>	EMV Chip (Incl. Contactless)	1.65%		
	Electronic Commerce	1.70%	0.80%	BGN 0.40
	Standard	1.75%		
<b>Visa Platinum Business Credit</b> <b>Visa Infinite Business Credit</b>	EMV Chip (Incl. Contactless)	1.65%		
	Electronic Commerce	1.70%	0.80%	BGN 0.40
	Standard	1.75%		
<b>Visa Corporate</b>	EMV Chip (Incl. Contactless)	1.60%		
	Electronic Commerce	1.65%	0.80%	BGN 0.40
	Standard	1.70%		
<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	-	-
<b>Visa Purchasing</b>	EMV Chip (Incl. Contactless)	1.60%		
	Electronic Commerce	1.65%	0.80%	BGN 0.40
	Standard	1.70%		

<sup>1</sup> 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

<sup>2</sup> Transit: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries

<sup>3</sup> Government Payments: Merchant Category Code (MCC) 9399—Government Services (Not Elsewhere Classified); MCC 9311—Tax Payments; MCC 9222—Fines

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