



## Croatia | Domestic Multi-lateral Interchange Fees

<b>Consumer</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<b>Visa Consumer</b>		
Secure <sup>1</sup>	0.30%	0.20%
Non-Secure		
<b>V PAY</b>		
There are no domestic V PAY cards currently in issue		n/a

<b>Commercial</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<u>Non-Sector Specific</u>		
Business		1.60%
Purchasing - Line Item Detail or tax data	1.50%	
Corporate & Purchasing - Standard	1.85%	n/a
<u>Sector Specific</u>		
Petrol Station - Electronic		
Petrol Station - Full EMV Chip		0.50%
Petrol Station - EMV Chip Acquirer		
Petrol Station - EMV Chip Issuer		0.60%
Petrol Station - Standard		1.00%
Utilities		0.75%

<sup>1</sup> Comprises of EMV Chip, Contactless, Verified by Visa, or other equivalent secure Visa Europe technology which may be developed in the future.