



Croatia | Domestic Multi-lateral Interchange Fees

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
<u>Non-Sector Specific</u>		
Secure ¹	0.30%	0.20%
Non-Secure		
<u>Sector Specific</u>		
Bill Payments	0.30% (capped at HRK 0.60)	0.20% (capped at HRK 0.50)
V PAY		
There are no domestic V PAY cards currently in issue		n/a

Commercial		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Business	1.50%	1.60%
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%

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