



## Denmark<sup>1</sup> | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Utility and Bill Recurring Payments <sup>3</sup>	Government and Tax Payments <sup>4</sup>
Visa Consumer Debit	Contactless	0.20%	0.20% (capped at DKK 2.50)	0.20% (capped at DKK 2.50)
Visa Consumer Prepaid	Secure <sup>2</sup> Non-Secure			
V PAY Debit	Electronic Commerce	0.20%	-	-
V PAY Prepaid	Standard			
Visa Consumer Credit	Contactless	0.30%	-	-
Visa Consumer Deferred Debit	Secure Non-Secure			

  

Commercial				
Product	Fee Type	General	Government Payments <sup>5</sup> and Money Services <sup>6</sup>	Charity <sup>7</sup>
Visa Business Debit	EMV Chip (Incl. Contactless)	1.30%	1.30% (capped at €1.50)	1.30% (capped at €0.50)
	Electronic Commerce	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
	Standard	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
Visa Business Prepaid	EMV Chip (Incl. Contactless)	1.30%, minimum €0.35	1.30%, minimum €0.35 (capped at €1.50)	1.30%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
	Standard	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
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)	1.55%	1.55% capped at €1.50	1.55% capped at €0.50
Visa Infinite Business Debit	Electronic Commerce	1.90%	1.90% capped at €1.50	1.90% capped at €0.50
	Standard	1.90%	1.90% capped at €1.50	1.90% capped at €0.50
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%	-	-
Visa Infinite Business Credit	Electronic Commerce	1.90%	-	-
	Standard	1.90%	-	-
Visa Corporate	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.90%	-	-
	Standard	1.90%	-	-

<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	-	-
<b>Visa Purchasing</b>	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.90%	-	-
	Standard	1.90%	-	-
	Large Ticket Program 1 <sup>8</sup>	1.00% + €60.00	-	-
	Large Ticket Program 2 <sup>8</sup>	0.75% + €98.00	-	-

<sup>1</sup> Also applies to Greenland and Faroe Islands.

<sup>2</sup> Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

<sup>3</sup> Utility and Bill Recurring Payments: Merchant Category Code (MCC) 4900—Utilities—Electric, Gas, Water, and Sanitary; 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services; MCC 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; 6012—Financial Inst/Merchandise; 6300—Insurance Sales/Underwrite; 8398—Charitable /Social Service Organisations

<sup>4</sup> Government and Tax Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services

<sup>5</sup> Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

<sup>6</sup> Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers

<sup>7</sup> Charity: MCC 8398—Charitable Social Service Organizations

<sup>8</sup> For Visa Purchasing Cards only: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000

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