

Finland | Domestic Multi-lateral Interchange Fees

	Consumer		
		Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Con	sumer		
	Contactless Low Value		
	Secure ¹	0.30%	0.20%
	Non-Secure		
V PAY			
	There are no domestic V PAY cards currently in issue	n/a	
	Commercial		
		Credit	Immediate Debit
		& Deferred Debit	& Prepaid
	Business	0.75%	0.75%
	Corporate & Purchasing		n/a

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