



Inter Europe EEA ¹ | Multi-lateral Interchange Fees

Consumer		
	Credit & Deferred Debit ²	Immediate Debit & Prepaid ³
All Extra-EEA Issued Visa Consumer		
Card Present ⁴	0.30%	0.20%
Card-Not-Present ⁵	1.50%	1.15%

¹ Applicable to Visa interchange fees for transactions on consumer cards issued outside of the European Economic Area (EEA) occurring at merchants located in the EEA. Applicable only in respect of consumer cards. EEA consists of the 28 EU Member States plus Iceland, Liechtenstein and Norway, and includes the French European Union Outermost Region territories of Guadeloupe, French Guiana, Martinique, Mayotte, Réunion and Saint-Martin.

² Includes credit, deferred debit, and charge.

³ Includes debit, immediate debit, and prepaid.

⁴ Card-present transactions are where (i) cardholder and card are present at either the merchant outlet or are with the merchant's physical POS device at the time of payment transaction, and (ii) the cardholder's issuer-provisioned payment credentials are present and electronically read by the merchant's physical POS device.

⁵ Card-not-present transactions are all transactions other than card-present transactions.

Effective 19 October 2019