Intra Europe EEA [1] | Multi-lateral Interchange Fees

Consumer

	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
Contactless Low Value	0.30%	0.20%
Secure [2]		
Non-Secure		
V PAY		
Contactless Low Value	n/a	0.20%
Secure		
Non-Secure		

Commercial

	Credit & Deferred Debit	Immediate Debit[4]	Prepaid
Business - EMV® Chip	1.35%	0.75%	1.35% (minimum €0.35)
Business - Electronic Commerce	1.45%		1.45% (minimum €0.35)
Business - Standard	1.60%		1.60% (minimum €0.35)
Corporate & Purchasing - EMV Chip	1.55%[3]	n/a	n/a
Corporate & Purchasing - Electronic Commerce	1.65%[3]		
Corporate & Purchasing - Standard	1.85%[3]		
Small Market Expenses	0.30%	n/a	n/a
Large Market Enterprise			

[1] Applicable to EEA issued Visa cards transacting at EEA based merchants (in a different country).
For consumer interchange only, EEA includes the territories of Guadeloupe, French Guiana, Martinique, Réunion, Mayotte and Saint-Martin.

Effective 1 September 2016, the interchange fees applicable to Visa consumer card transactions, where the merchant and its acquirer are located in different EEA countries, is changing. For in-country consumer card transactions, where both the cardholder and the merchant outlet are within the same EEA country, a cross-border acquirer may choose either:
• the intra Visa Europe EEA interchange rate, or
• the rate equivalent to the respective domestic rate (subject to the fee caps specified in Chapter II of the Interchange Fee Regulation (IFR)).

[2] Comprises of EMV® Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

[3] Commercial Purchasing Credit & Deferred Debit transactions submitted with specific additional data (VGIS or LID) are eligible to an incentive of €0.50, payable by issuer to acquirer.

[4] Transactions on Visa Business debit cards from the following countries are eligible for an additional €0.60: Bulgaria, Cyprus, Czech Republic, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Romania, Slovakia, Slovenia, Spain and Switzerland

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