



Portugal | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Utility and Bill Payments ²	Government and Tax Payments ³
Visa Consumer Debit	Contactless Low Value			
Visa Consumer Prepaid	Secure ¹	0.20%	0.20% capped at € 0.75	0.30% capped at € 1.50
	Non-Secure			
Visa Consumer Credit	Contactless Low Value			
Visa Consumer Deferred Debit	Secure ¹	0.30%	0.30% capped at € 0.75	0.30% capped at € 1.50
	Non-Secure			

Commercial					
Product	Fee Type	General	Utility and Bill Payments ²	Government and Tax Payments ³	Vending ⁴
GENERAL MERCHANT⁵					
Visa Business Debit	EMV Chip (incl. Contactless)	1.00%	1.00% (capped at € 2.50)	1.00% (capped at € 5.00)	
Visa Business Prepaid	Electronic Commerce	1.25%	1.25% (capped at € 2.50)	1.25% (capped at € 5.00)	0.20%
	Standard	1.55%	1.55% (capped at € 2.50)	1.55% (capped at € 5.00)	
Visa Business Credit	EMV Chip (incl. Contactless)	1.45%	1.45% (capped at € 2.50)	1.45% (capped at € 5.00)	
Visa Business Deferred Debit	Electronic Commerce	1.55%	1.55% (capped at € 2.50)	1.55% (capped at € 5.00)	0.30%
	Standard	1.65%	1.65% (capped at € 2.50)	1.65% (capped at € 5.00)	
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at € 2.50)	0.30% (capped at € 5.00)	-
Visa Platinum Business Debit	EMV Chip (incl. Contactless)	1.00%	1.00% (capped at € 2.50)	1.00% (capped at € 5.00)	
Visa Infinite Business Debit	Electronic Commerce	1.25%	1.25% (capped at € 2.50)	1.25% (capped at € 5.00)	0.20%
	Standard	1.55%	1.55% (capped at € 2.50)	1.55% (capped at € 5.00)	
Visa Platinum Business Credit	EMV Chip (incl. Contactless)	1.45%	1.45% (capped at € 2.50)	1.45% (capped at € 5.00)	
Visa Infinite Business Credit	Electronic Commerce	1.55%	1.55% (capped at € 2.50)	1.55% (capped at € 5.00)	0.30%
	Standard	1.65%	1.65% (capped at € 2.50)	1.65% (capped at € 5.00)	
Visa Corporate	EMV Chip (incl. Contactless)	1.75%	1.75% (capped at € 2.50)	1.75% (capped at € 5.00)	
	Electronic Commerce	1.80%	1.80% (capped at € 2.50)	1.80% (capped at € 5.00)	0.30%
	Standard	1.85%	1.85% (capped at € 2.50)	1.85% (capped at € 5.00)	
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-	-

Visa Purchasing	EMV Chip (incl. Contactless)	1.75%	1.75% (capped at € 2.50)	1.75% (capped at € 5.00)	0.30%
	Electronic Commerce	1.80%	1.80% (capped at € 2.50)	1.80% (capped at € 5.00)	
	Standard	1.85%	1.85% (capped at € 2.50)	1.85% (capped at € 5.00)	
LARGE MERCHANT⁶					
Visa Business Debit	EMV Chip (incl. Contactless)	0.60%	0.60% (capped at € 2.50)	0.60% (capped at € 5.00)	0.20%
Visa Business Prepaid	Electronic Commerce	0.85%	0.85% (capped at € 2.50)	0.85% (capped at € 5.00)	
	Standard	1.55%	1.55% (capped at € 2.50)	1.55% (capped at € 5.00)	
Visa Business Credit	EMV Chip (incl. Contactless)	1.05%	1.05% (capped € 2.50)	1.05% (capped € 5.00)	0.30%
Visa Business Deferred Debit	Electronic Commerce	1.15%	1.15% (capped € 2.50)	1.15% (capped € 5.00)	
	Standard	1.65%	1.65% (capped € 2.50)	1.65% (capped € 5.00)	
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at € 2.50)	0.30% (capped at € 5.00)	-
Visa Platinum Business Debit	EMV Chip (incl. Contactless)	0.60%	0.60% (capped at € 2.50)	0.60% (capped at € 5.00)	0.20%
Visa Infinite Business Debit	Electronic Commerce	0.85%	0.85% (capped at € 2.50)	0.85% (capped at € 5.00)	
	Standard	1.55%	1.55% (capped at € 2.50)	1.55% (capped at € 5.00)	
Visa Platinum Business Credit	EMV Chip (incl. Contactless)	1.05%	1.05% (capped € 2.50)	1.05% (capped € 5.00)	0.30%
Visa Infinite Business Credit	Electronic Commerce	1.15%	1.15% (capped € 2.50)	1.15% (capped € 5.00)	
	Standard	1.65%	1.65% (capped € 2.50)	1.65% (capped € 5.00)	
Visa Corporate	EMV Chip (incl. Contactless)	1.35%	1.35% (capped € 2.50)	1.35% (capped € 5.00)	0.30%
	Electronic Commerce	1.40%	1.40% (capped € 2.50)	1.40% (capped € 5.00)	
	Standard	1.85%	1.85% (capped € 2.50)	1.85% (capped € 5.00)	
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-	-
Visa Purchasing	EMV Chip (incl. Contactless)	1.35%	1.35% (capped € 2.50)	1.35% (capped € 5.00)	0.30%
	Electronic Commerce	1.40%	1.40% (capped € 2.50)	1.40% (capped € 5.00)	
	Standard	1.85%	1.85% (capped € 2.50)	1.85% (capped € 5.00)	

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

² Utility and Bill Payments: Merchant Category Code (MCC) 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; 4900—Utilities—Electric, Gas, Water, and Sanitary

³ Government and Tax Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services

⁴ Vending: MCC 4789—Transportation SVCS; 5542—Automated Fuel Dispenser; 7523—Parking Lots, Meters, Garages

⁵ Merchant sales value up to €25 million

⁶ Merchant sales value over €25 million

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.