



Romania | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
	Secure ¹	
	Non-Secure	
Visa Consumer Prepaid	Contactless	0.20%
	Secure	
	Non-Secure	
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure	
	Non-Secure	

Commercial					
Product	Fee Type	General	Bill Payments ²	Government Payments ³	Petrol ⁴
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.65%			
Visa Business Prepaid	Electronic Commerce	1.70%	0.65 RON	0.30%	1.20%
	Standard	1.75%			
Visa Business Credit	EMV Chip (Incl. Contactless)	1.65%			
Visa Business Deferred Debit	Electronic Commerce	1.70%	0.65 RON	0.30%	1.20%
	Standard	1.75%			
Visa Business Credit - Small Market Expense	Standard	0.30%	0.65 RON	-	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.90%			
Visa Infinite Business Debit	Electronic Commerce	1.95%	0.65 RON	0.30%	1.20%
	Standard	2.00%			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.90%			
Visa Infinite Business Credit	Electronic Commerce	1.95%	0.65 RON	0.30%	1.20%
	Standard	2.00%			
Visa Corporate	EMV Chip (Incl. Contactless)	1.85%	0.65 RON	0.30%	1.20%
	Electronic Commerce	1.90%			
	Standard	1.95%			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.65 RON	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.85% ⁵	0.65 RON	0.30%	1.20%
	Electronic Commerce	1.90% ⁵			
	Standard	1.95% ⁵			

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

² Bill Payments: Merchant Category Code (MCC) 5542—Automated Fuel Dispensers, MCC 5542—Automated Fuel Dispensers, MCC 4900—Utilities; Electric, Gas, Water, Sanitary

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

⁴ Petrol: Merchant Category Code (MCC) 5541—Service Stations (With or Without Ancillary Services), MCC 5542—Automated Fuel Dispensers

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