



Croatia | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ²
Visa Consumer Debit	Secure ¹	0.20%	0.20% (capped at € 0.07)
Visa Consumer Prepaid	Non-Secure		
Visa Consumer Credit	Secure	0.30%	0.30% (capped at € 0.08)
Visa Consumer Deferred Debit	Non-Secure		

Commercial					
Product	Fee Type	General	Bill Payments	Government Payments ³ and Postal Services ⁴	Petrol ⁵
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.85%	0.75% (capped at € 0.11)	0.75%	0.80%
Visa Business Prepaid	Electronic Commerce	2.05%			
	Standard	2.05%			
Visa Business Credit	EMV Chip (Incl. Contactless)	1.85%	0.75% (capped at € 0.11)	0.75%	0.80%
Visa Business Deferred Debit	Electronic Commerce	2.05%			
	Standard	2.05%			
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at € 0.11)	-	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	2.10%	0.75% (capped at € 0.11)	0.75%	0.80%
Visa Platinum Business Prepaid	Electronic Commerce	2.30%			
Visa Platinum Business Credit	Standard	2.30%			
Visa Platinum Business Deferred Debit					
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	2.20%	0.75% (capped at € 0.11)	0.75%	0.80%
Visa Infinite Business Prepaid	Electronic Commerce	2.40%			
Visa Infinite Business Credit	Standard	2.40%			
Visa Infinite Business Deferred Debit					
Visa Corporate ⁶	EMV Chip (Incl. Contactless)	2.10%	0.75% (capped at € 0.11)	0.75%	0.80%
	Electronic Commerce	2.30%			
	Standard	2.30%			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at € 0.11)	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	2.10%	0.75% (capped at € 0.11)	0.75%	0.80%
	Electronic Commerce	2.30%			
	Standard	2.30%			

Purchasing with Fleet Cards			
Product	Fee Type	Petrol	Electric Vehicle Charging
Level 2 - Fuel Only	EMV Chip (Incl. Contactless)	0.80% - 0.20%	2.10% - 0.20%
	Electronic Commerce		2.30% - 0.20%
	Standard		2.30% - 0.20%
Level 3 - Fuel and non-Fuel	EMV Chip (Incl. Contactless)	0.80% - 0.20%	2.10% - 0.20%
	Electronic Commerce		2.30% - 0.20%
	Standard		2.30% - 0.20%
Level 3 - Non-Fuel	EMV Chip (Incl. Contactless)	0.80% - 0.20%	2.10% - 0.20%
	Electronic Commerce		2.30% - 0.20%
	Standard		2.30% - 0.20%

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) 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services; MCC 4900—Utilities—Electric, Gas, Water, and Sanitary

³ Government Payments: MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified)

⁴ Postal Services: MCC 9402—Postal Services—Government Only

⁵ Petrol: MCC 5541—Service Stations (with or without Ancillary Services); MCC 5542—Automated Fuel Dispensers

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⁶ Includes deferred debit, credit and prepaid.