



Czech Republic | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ² , Government Payments ³ & Postal Services ⁴
Visa Consumer Debit	Contactless	0.20%	0.20% (capped at CZK 3.00)
Visa Consumer Prepaid	Secure ¹		
	Non-Secure		
Visa Consumer Credit	Contactless	0.30%	0.30% (capped at CZK 3.00)
Visa Consumer Deferred Debit	Secure		
	Non-Secure		

Commercial			
Product	Fee Type	General	Bill Payments ² , Government Payments ³ & Postal Services ⁴
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.60%	1.60% (capped at CZK 4.00)
Visa Business Prepaid	Electronic Commerce		
	Standard		
Visa Business Credit	EMV Chip (Incl. Contactless)	1.60%	1.60% (capped at CZK 4.00)
Visa Business Deferred Debit	Electronic Commerce		
	Standard		
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at CZK 4.00)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.85%	1.85% (capped at CZK 4.00)
Visa Platinum Business Prepaid	Electronic Commerce		
Visa Platinum Business Credit	Standard		
Visa Platinum Business Deferred Debit			
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	1.95%	1.95% (capped at CZK 4.00)
Visa Infinite Business Prepaid	Electronic Commerce		
Visa Infinite Business Credit	Standard		
Visa Infinite Business Deferred Debit			
Visa Corporate ⁷	EMV Chip (Incl. Contactless)	1.85%	1.85% (capped at CZK 4.00)
	Electronic Commerce		
	Standard		
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at CZK 4.00)
Visa Purchasing	EMV Chip (Incl. Contactless)	1.85%	1.85% (capped at CZK 4.00)
	Electronic Commerce		
	Standard		
	Large Ticket Program 1 ⁵⁶	1.00% + CZK 1,700	-
	Large Ticket Program 2 ⁵⁶	0.75% + CZK 2,700	-

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.85% - 0.30%	1.85% - 0.30%	1.85% - 0.30%
	Electronic Commerce	1.85% - 0.30%	1.85% - 0.30%	1.85% - 0.30%
	Standard	1.85% - 0.30%	1.85% - 0.30%	1.85% - 0.30%

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 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; MCC 4900—Utilities—Electric, Gas, Water, and Sanitary

³ Government Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified)

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

⁵ This program excludes the B2B Virtual Payments MCCs.

⁶ Visa Purchasing: Large Ticket Program 1 is for transactions greater than CZK 400,000 and Large Ticket Program 2 is for transactions greater than CZK 200,000

⁷ Includes deferred debit, credit and prepaid.

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