



Denmark¹ | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Utility and Bill Recurring Payments ³	Government and Tax Payments ⁴
Visa Consumer Debit	Contactless			
Visa Consumer Prepaid	Secure ²	0.20%	0.20% (capped at DKK 2.50)	0.20% (capped at DKK 2.50)
	Non-Secure			
V PAY Debit	Electronic Commerce	0.20%	-	-
V PAY Prepaid	Standard			
Visa Consumer Credit	Contactless			
Visa Consumer Deferred Debit	Secure	0.30%	-	-
	Non-Secure			

Commercial				
Product	Fee Type	General	Government Payments ⁵ and Money Services ⁶	Charity ⁷
Visa Business Debit	EMV Chip (Incl. Contactless)	1.30%	1.30% (capped at €1.50)	1.30% (capped at €0.50)
	Electronic Commerce	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
	Standard	1.65%	1.65% (capped at €1.50)	1.65% (capped at €0.50)
Visa Business Prepaid	EMV Chip (Incl. Contactless)	1.30%, minimum €0.35	1.30%, minimum €0.35 (capped at €1.50)	1.30%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
	Standard	1.65%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.55%	1.55% capped at €1.50	1.55% capped at €0.50
	Electronic Commerce	1.90%	1.90% capped at €1.50	1.90% capped at €0.50
	Standard	1.90%	1.90% capped at €1.50	1.90% capped at €0.50
Visa Platinum Business Prepaid	EMV Chip (Incl. Contactless)	1.55%, minimum €0.35	1.55%, minimum €0.35 (capped at €1.50)	1.55%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	1.90%, minimum €0.35	1.90%, minimum €0.35 (capped at €1.50)	1.90%, minimum €0.35 (capped at €0.50)
	Standard	1.90%, minimum €0.35	1.90%, minimum €0.35 (capped at €1.50)	1.90%, minimum €0.35 (capped at €0.50)
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	1.65%	1.65% capped at €1.50	1.65% capped at €0.50
	Electronic Commerce	2.00%	2.00% capped at €1.50	2.00% capped at €0.50
	Standard	2.00%	2.00% capped at €1.50	2.00% capped at €0.50
Visa Infinite Business Prepaid	EMV Chip (Incl. Contactless)	1.65%, capped at €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	2.00%, capped at €0.35	2.00%, minimum €0.35 (capped at €1.50)	2.00%, minimum €0.35 (capped at €0.50)
	Standard	2.00%, capped at €0.35	2.00%, minimum €0.35 (capped at €1.50)	2.00%, minimum €0.35 (capped at €0.50)

Product	Fee Type	General
Visa Business Credit - Small Market Expense	Standard	0.30%
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%
Visa Business Deferred Debit	Electronic Commerce	1.65%
	Standard	1.65%
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%
Visa Platinum Business Deferred Debit	Electronic Commerce	1.90%
	Standard	1.90%
Visa Infinite Business Credit	EMV Chip (Incl. Contactless)	1.65%
Visa Infinite Business Deferred Debit	Electronic Commerce	2.00%
	Standard	2.00%
Visa Corporate ¹¹	EMV Chip (Incl. Contactless)	1.55%
	Electronic Commerce	1.90%
	Standard	1.90%
Visa Corporate - Large Market Enterprise	Standard	0.30%
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ^{8,9}
	Electronic Commerce	1.90% ^{8,9}
	Standard	1.90% ^{8,9}
	Large Ticket Program 1 ¹⁰	1.00% + €60.00
	Large Ticket Program 2 ¹⁰	0.75% + €98.00

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)	1.55% - 0.30%	1.55% - 0.30%	1.55% - 0.30%
	Electronic Commerce	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%
	Standard	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%

¹ Also applies to Greenland and Faroe Islands.

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

³ Utility and Bill Recurring Payments: Merchant Category Code (MCC) 4900—Utilities—Electric, Gas, Water, and Sanitary; 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; 6012—Financial Inst/Merchandise; 6300—Insurance Sales/Underwrite; 8398—Charitable /Social Service Organisations.

⁴ Government and Tax Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services.

⁵ Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services.

⁶ Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers.

⁷ Charity: MCC 8398—Charitable Social Service Organizations.

⁸ Visa Purchasing acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional data: "Visa Global Invoicing System and Line Item Detail" (VGIS/LID).

⁹ Visa Fleet acquirers may receive an additional interchange incentive of 0.30% if they submit the transaction with additional Level 2 and Level 3 data as per the Visa Fleet specification, at fuel related MCCs.

¹⁰ Visa Purchasing: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000.

¹¹ Includes deferred debit, credit and prepaid.

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