



Greece | Domestic Multi-lateral Interchange Fees

Consumer					
Product	Fee Type	General ¹	Bill Payments ²	Government Payments ³ and Postal Services ⁴	Small Retail ⁷
Visa Consumer Debit	Contactless	0.20%	0.20% (capped at €0.08)	0.20% (capped at €0.08)	0.10%
Visa Consumer Prepaid	Secure ¹				
	Non-Secure				
Visa Consumer Credit	Contactless	0.30%	0.3% (capped at €0.15)	0.3% (capped at €0.15)	0.15%
Visa Consumer Deferred Debit	Secure				
	Non-Secure				

Commercial						
Product	Fee Type	General	Bill Payments ²	Government Payments ³ and Postal Services ⁴	Petrol ⁵	Small Retail ⁷
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.45%	1.45% (capped at €0.30)	1.45% (capped at €0.20)	0.75%	-
Visa Business Prepaid	Electronic Commerce	1.80%	1.80% (capped at €0.30)	1.80% (capped at €0.20)		
	Standard	1.80%	1.80% (capped at €0.30)	1.80% (capped at €0.20)		
Visa Business Credit	EMV Chip (Incl. Contactless)	1.45%	1.45% (capped at €0.30)	1.45% (capped at €0.20)	1.40%	-
Visa Business Deferred Debit	Electronic Commerce	1.70%	1.70% (capped at €0.30)	1.70% (capped at €0.20)		
	Standard	1.80%	1.80% (capped at €0.30)	1.80% (capped at €0.20)		
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at €0.30)	0.30% (capped at €0.20)	0.30%	0.15%
Visa Platinum Business Debit and Prepaid	EMV Chip (Incl. Contactless)	1.70%	1.70% (capped at €0.30)	1.70% (capped at €0.20)	0.75%	-
Visa Infinite Business Debit and Prepaid	Electronic Commerce	2.05%	2.05% (capped at €0.30)	2.05% (capped at €0.20)		
Visa Platinum Business Credit and Deferred Debit	Standard	2.05%	2.05% (capped at €0.30)	2.05% (capped at €0.20)		
Visa Infinite Business Credit and Deferred Debit						
Visa Corporate	EMV Chip (Incl. Contactless)	1.45%	1.45% (capped at €0.30)	1.45% (capped at €0.20)	1.40%	0.15%
	Electronic Commerce	1.80% ⁶	1.80% (capped at €0.30)	1.80% (capped at €0.20)		
	Standard	1.80%	1.80% (capped at €0.30)	1.80% (capped at €0.20)		
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at €0.30)	0.30% (capped at €0.20)	0.30%	0.15%

Purchasing with Fleet Cards			
Product	Fee Type	Petrol	Electric Vehicle Charging
Level 2 - Fuel Only	EMV Chip (Incl. Contactless)	1.40% - 0.30%	1.45% - 0.30%
	Electronic Commerce		1.80% - 0.30%
	Standard		1.80% - 0.30%
Level 3 - Fuel and non-Fuel	EMV Chip (Incl. Contactless)	1.40% - 0.30%	1.45% - 0.30%
	Electronic Commerce		1.80% - 0.30%
	Standard		1.80% - 0.30%
Level 3 - Non-Fuel	EMV Chip (Incl. Contactless)	1.40% - 0.30%	1.45% - 0.30%
	Electronic Commerce		1.80% - 0.30%
	Standard		1.80% - 0.30%

Purchasing Cards				
Product	Fee Type	General	with VGIS	with LID
Visa Purchasing	EMV Chip (Incl. Contactless)	1.45%	1.45% - €0.50	1.45% - €0.50
	Electronic Commerce	1.80%	1.80% - €0.50	1.80% - €0.50
	Standard	1.80%	1.80% - €0.50	1.80% - €0.50

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; MCC 4900—Utilities; MCC 6012— Financial Institutions

³ Government Payments: MCC 9211—Court Costs; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services

⁴ Postal Services: MCC 9402—Postal Services

⁵ Petrol: MCC 5541—Service Stations; MCC 5542—Automated Fuel Dispensers

⁶ 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).

⁷ Per 5108/2024 (Government's Gazette 65/A/2-5-2024), applicable to transactions up to and including EUR 10 at eligible small retail merchants in the following MCCs only. MCC 4121—Taxicabs and Limousines; MCC 5192—Books, Periodicals and Newspapers; MCC 5331—Variety Stores; MCC 5399—Miscellaneous General Merchandise; MCC 5411—Grocery Stores and Supermarkets; MCC 5441—Candy, Nut and Confectionary Stores; MCC 5451—Dairy Product Stores; MCC 5462—Bakeries; MCC 5499—Miscellaneous Food Stores - Convenience Stores and Speciality Markets; MCC 5697—Tailors, Seamstresses, Mending and Alterations; MCC 5949—Sewing, Needlework, Fabric and Piece Goods Stores; MCC 5993—Cigar Stores and Stands; MCC 5994—News Dealers and Newsstands; MCC 7216—Dry Cleaners; MCC 7251—Shoe Repair Shops, Shoeshine Parlors, and Hat Cleaning Shops

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