



## Intra Europe EEA<sup>1</sup> | Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
	Secure <sup>2</sup>	
Visa Consumer Prepaid	Secure	0.20%
	Non-Secure	
V PAY Debit	Contactless	0.20%
	Secure	
V PAY Prepaid	Secure	0.20%
	Non-Secure	
Visa Consumer Credit	Contactless	0.30%
	Secure	
Visa Consumer Deferred Debit	Secure	0.30%
	Non-Secure	

Commercial				
Product	Fee Type	General	Government Payments <sup>3</sup> and Money Services <sup>4</sup>	Charity <sup>5</sup>
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%, minimum €0.35	1.65%, minimum €0.35 (capped at €1.50)	1.65%, minimum €0.35 (capped at €0.50)
	Electronic Commerce	2.00%, minimum €0.35	2.00%, minimum €0.35 (capped at €1.50)	2.00%, minimum €0.35 (capped at €0.50)
	Standard	2.00%, minimum €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 <sup>9</sup>	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% <sup>6,7</sup>
	Electronic Commerce	1.90% <sup>6,7</sup>
	Standard	1.90% <sup>6,7</sup>
	Large Ticket Program 1 <sup>8</sup>	1.00% + €60.00
	Large Ticket Program 2 <sup>8</sup>	0.75% + €98.00

Product	Fee Type	General	with VGIS	with LID
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% <sup>5,6</sup>	1.55% - €0.50	1.55% - €0.50
	Electronic Commerce	1.90% <sup>5,6</sup>	1.90% - €0.50	1.90% - €0.50
	Standard	1.90% <sup>5,6</sup>	1.90% - €0.50	1.90% - €0.50
	Large Ticket Program 1 <sup>7</sup>	1.00% + €60.00	-	-
	Large Ticket Program 2 <sup>7</sup>	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%

<sup>1</sup> Applicable to EEA issued Visa cards transacting at EEA based merchants (in a different country).

For consumer interchange only, EEA includes the territories of Guadeloupe, French Guiana, Martinique, Réunion, Mayotte and Saint-Martin.

Effective 1 September 2016, the interchange fees applicable to Visa consumer card transactions, where the merchant and its acquirer are located in different EEA countries, is changing. For in-country consumer card transactions, where both the cardholder and the merchant outlet are within the same EEA country, a cross-border acquirer may choose either:

- the intra Visa EEA interchange rate, or
- the rate equivalent to the respective domestic rate (subject to the fee caps specified in Chapter II of the Interchange Fee Regulation (IFR))

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

<sup>3</sup> Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services.

<sup>4</sup> Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers.

<sup>5</sup> Charity: MCC 8398—Charitable Social Service Organizations.

<sup>6</sup> 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).

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> Includes deferred debit, credit and prepaid.

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