Spain | Domestic Multi-lateral Interchange Fees

Consumer

Product	Fee Type	General
Visa Consumer Debit	Transaction value up to and including €20.00	0.10%
Visa Consumer Prepaid	Transactions value over €20.00	0.20% (Cap of €0.07)
Visa Consumer Credit	Transaction value up to and including €20.00	0.20%
Visa Consumer Deferred Debit	Transactions value over €20.00	0.30%

Commercial

Product	Sector	Tier-1[1]	Tier-2[2]	Tier-3[3]
Visa Business Debit	Standard[4]	€ 0.32	€ 0.19	€ 0.17
Visa Business Prepaid	Low Value[5]	0.72%	0.50%	0.43%
Visa Corporate Prepaid	Petrol Station[6]	€ 0.24	€ 0.18	€ 0.15
	Retailer - Food[7]	€ 0.23	€ 0.18	€ 0.17
	Toll Road[8]	€ 0.03	€ 0.01	€ 0.01
	Charity[9]	€ 0.00	€ 0.00	€ 0.00
	Government[10]	0.72% (capped at EUR 1.50)	0.50% (capped at EUR 1.50)	0.43% (capped at EUR 1.50)
Visa Platinum Business Debit	Standard[4]	€ 0.35	€ 0.22	€ 0.20
Visa Platinum Business Prepaid	Low Value[5]	0.72% + EUR 0.03	0.50% + EUR 0.03	0.43% + EUR 0.03
Visa Infinite Business Debit	Petrol Station[6]	€ 0.27	€ 0.21	€ 0.18
Visa Infinite Business Prepaid	Retailer - Food[7]	€ 0.26	€ 0.21	€ 0.20
	Toll Road[8]	€ 0.06	€ 0.04	€ 0.04
	Charity[9]	€ 0.00	€ 0.00	€ 0.00
	Government[10]	0.72% + €0.03 (capped at €1.50)	0.50% + €0.03 (capped at €1.50)	0.43% + €0.03 (capped at €1.50)

Visa Business Credit	Standard[4]	0.76%	0.50%	0.43%
Visa Business Deferred Debit	Low Value[5]	0.72%	0.50%	0.43%
Visa Corporate Credit	Petrol Station[6]	0.65%	0.49%	0.43%
Visa Purchasing	Retailer - Food[7]	0.65%	0.49%	0.43%
	Toll Road[8]	0.57%	0.46%	0.23%
	Charity[9]	0.00%	0.00%	0.00%
	Government[10]	0.72% (capped at EUR 1.50)	0.50% (capped at EUR 1.50)	0.43% (capped at EUR 1.50)
Visa Platinum Business Credit	Standard[4]	0.76% + €0.03	0.50% + €0.03	0.43% + €0.03
Visa Platinum Business Deferred Debit	Low Value[5]	0.72% + €0.03	0.50% + €0.03	0.43% + €0.03
Visa Infinite Business Credit	Petrol Station[6]	0.65% + €0.03	0.49% + €0.03	0.43% + €0.03
Visa Infinite Business Deferred Debit	Retailer - Food[7]	0.65% + €0.03	0.49% + €0.03	0.43% + €0.03
	Toll Road[8]	0.57% + €0.03	0.46% + €0.03	0.23% + €0.03
	Charity[9]	0.00%	0.00%	0.00%
	Government[10]	0.72% + €0.03 (capped at €1.50)	0.50% + €0.03 (capped at €1.50)	0.43% + €0.03 (capped at €1.50)

[1] Tier-1 (€ 0 -100 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

[2] Tier-2 (€ 100-500 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

[3] Tier-3 (€ 500+ Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€).It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

[4] Standard: All Merchant Category Codes not listed below will fall into the Standard sector.

[5] Low Value: MCC 4111 - Local and Suburban Commuter Passenger Transportation; MCC4112 - Passenger Railways; MCC 4121 - Taxicabs and Limousines; MCC 4131 - Bus Lines; MCC 4789 - Transportation Services (Not Elsewhere Classified); MCC 4812 - Telecommunication Equipment and Telephone Sales; MCC 5499 - MIscellaneous Food Stores, Convenience Stores and Speciality Markets; MCC 7523 - Parking Lots, Parking Meters and Garages.

[6] Petrol Station: MCC 5541 - Service Stations; MCC 5542 - Automated Fuel Dispensers.

[7] Retailer - Food: MCC 5331 - Variety Stores.

[8] Toll Road: MCC 4784 - Tolls and Bridge Fees.

[9] Charity: MCC 8398 - Charitable Social Service Organisations.

[10] Government: MCC 9311 - Tax Payments; MCC 9399 - Government Services (Not Elsewhere Classified).

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.