



Finland | Domestic Multi-lateral Interchange Fees

Valid from 24 January 2026

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.20%
Visa Consumer Prepaid	Secure ¹	
	Non-Secure	
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure	
	Non-Secure	

Commercial				
Product	Fee Type	General	Government Payments ² and Money Services ³	Charity ⁴
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			
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			
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			
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			
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			
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			

Business Credit and Corporate		
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 ⁸	EMV Chip (Incl. Contactless)	1.55%
	Electronic Commerce	1.90%
	Standard	1.90%
Visa Corporate - Large Market Enterprise	Standard	0.30%

Purchasing				
Product	Fee Type	General	with VGIS	with LID
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ^{6,7}	1.55% - €0.50	1.55% - €0.50
	Electronic Commerce	1.90% ^{6,7}	1.90% - €0.50	1.90% - €0.50
	Standard	1.90% ^{6,7}	1.90% - €0.50	1.90% - €0.50
	Large Ticket Program 1 ⁸	1.00% + €60.00	-	-
	Large Ticket Program 2 ⁸	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 Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Government Payments: MCC 9311-Tax Payments; MCC 9399-Government Services (Not Elsewhere Classified).

³ Money Services: MCC 6012-Financial Institutions; MCC 6211-Security Brokers / Dealers.

⁴ Charity: MCC 8398-Charitable Social Service Organizations.

⁵ Includes deferred debit, credit and prepaid.

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 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.

⁸ 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.

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