



Finland | Domestic Multi-lateral Interchange Fees

Valid from 24 January 2026

| Consumer | | |
|------------------------------|---------------------|---------|
| Product | Fee Type | General |
| Visa Consumer Debit | Contactless | |
| Visa Consumer Prepaid | Secure ¹ | 0.20% |
| | Non-Secure | |
| Visa Consumer Credit | Contactless | |
| Visa Consumer Deferred Debit | Secure | 0.30% |
| | 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 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 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 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 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 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 Standard | 2.00% (minimum €0.35) | 2.00% (minimum €0.35; capped at €1.50) | 2.00% (minimum €0.35; capped at €0.50) |

| 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 ⁵ | 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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