



Intra Europe EEA ¹ | Multi-lateral Interchange Fees

Consumer			
	Credit & Deferred Debit	Immediate Debit & Prepaid	
Visa Consumer			
Contactless Low Value			
Secure ²	0.30%	0.20%	
Non-Secure			
V PAY			
Contactless Low Value			
Secure	n/a	0.20%	
Non-Secure			
Commercial			
	Credit & Deferred Debit	Immediate Debit ⁴	Prepaid
Business - EMV [®] Chip	1.35%		1.35% (minimum €0.35)
Business - Electronic Commerce	1.45%	0.75%	1.45% (minimum €0.35)
Business - Standard	1.60%		1.60% (minimum €0.35)
Corporate & Purchasing - EMV Chip	1.55% ³		
Corporate & Purchasing - Electronic Commerce	1.65% ³	n/a	n/a
Corporate & Purchasing - Standard	1.85% ³		
Small Market Expenses			
Large Market Enterprise	0.30%	n/a	n/a

¹ 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 Europe 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)).

² Comprises of EMV[®] Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

³ Commercial Purchasing Credit & Deferred Debit transactions submitted with specific additional data (VGIS or LID) are eligible to an incentive of €0.50, payable by issuer to acquirer.

⁴ Transactions on Visa Business debit cards from the following countries are eligible for an additional €0.60: Bulgaria, Cyprus, Czech Republic, Germany, Greece, Hungary, Iceland, Latvia, Lithuania, Romania, Slovakia, Slovenia, Spain and Switzerland