



## Netherlands | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
<b>Visa Consumer Debit</b> <b>Visa Consumer Prepaid</b>	Contactless Secure <sup>1</sup> Non-Secure	€ 0.02
<b>V PAY Debit</b> <b>V PAY Prepaid</b>	Contactless Secure Non-Secure	€ 0.02
<b>Visa Consumer Credit</b> <b>Visa Consumer Deferred Debit</b>	Contactless Secure Non-Secure	0.30%

Commercial					
Product	Fee Type	General	Government Payments <sup>2</sup> and Money Services <sup>3</sup>	Charity <sup>4</sup>	Bill Payments <sup>5</sup> , Groceries <sup>6</sup> and Transportation <sup>7</sup>
<b>Visa Business Debit</b>	EMV® Chip (Incl. Contactless)	1.30%	1.30% (capped at €1.50)	1.30% (capped at €0.50)	1.30% (capped at €0.75)
	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)	-
<b>Visa Business Prepaid</b>	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)	-
<b>Visa Business Credit</b>	EMV Chip (Incl. Contactless)	1.30%	-	-	-
<b>Visa Business Deferred Debit</b>	Electronic Commerce	1.65%	-	-	-
	Standard	1.65%	-	-	-

<b>Visa Business Credit - Small Market Expense</b>	Standard	0.30%	-	-	-
<b>Visa Platinum Business Debit</b>	EMV Chip (Incl. Contactless)	1.55%	1.55% (capped at €1.50)	1.55% (capped at €0.50)	1.55% (capped at €0.75)
<b>Visa Infinite Business Debit</b>	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)	-
<b>Visa Platinum Business Prepaid</b>	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)	-
<b>Visa Infinite Business Prepaid</b>	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)	-
<b>Visa Platinum Business Credit</b>	EMV Chip (Incl. Contactless)	1.55%	-	-	-
<b>Visa Platinum Business Deferred Debit</b>	Electronic Commerce	1.90%	-	-	-
<b>Visa Infinite Business Credit</b>	Standard	1.90%	-	-	-
<b>Visa Infinite Business Deferred Debit</b>			-	-	-
<b>Visa Corporate</b> <sup>11</sup>	EMV Chip (Incl. Contactless)	1.55%	-	-	-
	Electronic Commerce	1.90%	-	-	-
	Standard	1.90%	-	-	-
<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	-	-	-
<b>Visa Purchasing</b> <b>Visa Fleet</b>	EMV Chip (Incl. Contactless)	1.55% <sup>8,9</sup>	-	-	-
	Electronic Commerce	1.90% <sup>8,9</sup>	-	-	-
	Standard	1.90% <sup>8,9</sup>	-	-	-
	Large Ticket Program 1 <sup>10</sup>	1.00% + €60.00	-	-	-
	Large Ticket Program 2 <sup>10</sup>	0.75% + €98.00	-	-	-

<sup>1</sup> Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

<sup>2</sup> Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services.

<sup>3</sup> Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers.

<sup>4</sup> Charity: MCC 8398—Charitable Social Service Organizations.

<sup>5</sup> Bill Payments: MCC 4900—Utilities – Electric, Gas, Water, and Sanitary.

<sup>6</sup> Groceries: MCC 5411—Grocery Stores & Supermarkets; MCC 5422—Freezer and Locker Meat Provisioners; MCC 5441 – Candy, Nut and Confectionery Stores; MCC 5451—Dairy Products Stores; MCC 5462—Bakeries; MCC 5499 – Miscellaneous Food Stores – Convenience Stores and Specialty Markets.

<sup>7</sup> Transportation: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries.

<sup>8</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>9</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>10</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>11</sup> Includes deferred debit, credit and prepaid.

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