



## Sweden | Domestic Multi-lateral Interchange Fees

| Consumer                     |                                   |         |
|------------------------------|-----------------------------------|---------|
| Product                      | Fee Type                          | General |
| Visa Consumer Debit          | Contactless                       | 0.20%   |
| Visa Consumer Prepaid        | Secure <sup>1</sup><br>Non-Secure |         |
| Visa Consumer Credit         | Contactless                       | 0.30%   |
| Visa Consumer Deferred Debit | Secure<br>Non-Secure              |         |

| Commercial                                  |                               |                      |   |   |
|---|-------------------------------|----------------------|---|---|
| Product                                     | Fee Type                      | General              | Government Payments <sup>2</sup><br>and Money Services <sup>3</sup> | Charity <sup>4</sup>                      |
| 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                      | 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<br>(capped at €1.50)                           | 1.30%, minimum €0.35<br>(capped at €0.50) |
|   | Electronic Commerce           | 1.65%, minimum €0.35 | 1.65%, minimum €0.35<br>(capped at €1.50)                           | 1.65%, minimum €0.35<br>(capped at €0.50) |
|   | Standard                      | 1.65%, minimum €0.35 | 1.65%, minimum €0.35<br>(capped at €1.50)                           | 1.65%, minimum €0.35<br>(capped at €0.50) |
| Visa Business Credit                        | EMV Chip (Incl. Contactless)  | 1.30%                | -   | -   |
| Visa Business Deferred Debit                | Electronic Commerce           | 1.65%                | -   | -   |
|   | Standard                      | 1.65%                | -   | -   |
| Visa Business Credit - Small Market Expense | Standard                      | 0.30%                | -   | -   |
| Visa Platinum Business Debit                | EMV Chip (Incl. Contactless)  | 1.55%                | 1.55% (capped at €1.50)   | 1.55% (capped at €0.50)                   |
| Visa Infinite Business Debit                | 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)                   |
| Visa Platinum Business Prepaid              | EMV Chip (Incl. Contactless)  | 1.55%, minimum €0.35 | 1.55%, minimum €0.35<br>(capped at €1.50)                           | 1.55%, minimum €0.35<br>(capped at €0.50) |
| Visa Infinite Business Prepaid              | Electronic Commerce           | 1.90%, minimum €0.35 | 1.90%, minimum €0.35<br>(capped at €1.50)                           | 1.90%, minimum €0.35<br>(capped at €0.50) |
|   | Standard                      | 1.90%, minimum €0.35 | 1.90%, minimum €0.35<br>(capped at €1.50)                           | 1.90%, minimum €0.35<br>(capped at €0.50) |
| Visa Platinum Business Credit               | EMV Chip (Incl. Contactless)  | 1.55%                | -   | -   |
| Visa Platinum Business Deferred Debit       | Electronic Commerce           | 1.90%                | -   | -   |
| Visa Infinite Business Credit               | Standard                      | 1.90%                | -   | -   |
| Visa Infinite Business Deferred Debit       |                               |                      |   |   |

|   |                                     |                      |   |   |
|---|-------------------------------------|----------------------|---|---|
| <b>Visa Corporate<sup>8</sup></b>               | 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>                          | EMV Chip (Incl. Contactless)        | 1.55% <sup>5,6</sup> | - | - |
|   | Electronic Commerce                 | 1.90% <sup>5,6</sup> | - | - |
|   | Standard                            | 1.90% <sup>5,6</sup> | - | - |
|   | Large Ticket Program 1 <sup>7</sup> | 1.00% + €60.00       | - | - |
|   | Large Ticket Program 2 <sup>7</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> 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>6</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>7</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>8</sup> Includes deferred debit, credit and prepaid.

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