

Bulgaria | Domestic Multi-lateral Interchange Fees

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
Contactless Low Value (BGN 00.00 - BGN 10.00)		
Contactless Low Value (BGN 10.01 - BGN 25.00)	0.30%	0.20%
Secure Electronic Commerce ¹		
Standard		
V PAY		
Contactless Low Value (BGN 00.00 - BGN 10.00)		
Contactless Low Value (BGN 10.01 - BGN 25.00)	n/a	0.20%
Secure Electronic Commerce ¹		
Standard		
Visa Electron		
Contactless Low Value (BGN 00.00 - BGN 10.00)		
Contactless Low Value (BGN 10.01 - BGN 25.00)	0.30%	0.20%
Secure Electronic Commerce ¹		
Standard		
Commercial		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Business - EMV Chip ²		1.25%
Business - Secure Electronic Commerce ¹		1.30%
Business - Standard ³		1.45%
Corporate & Purchasing - EMV Chip ²	1.45%	n/a
Corporate & Purchasing - Secure Electronic Commerce ¹	1.50%	n/a
Corporate & Purchasing - Standard ³	1.65%	n/a
<u>Sector Specific</u>		
Business - Government Payments and Tax		BGN 0.40
Business - Utility and Bill Payments		0.80%
Corporate & Purchasing - Government Payments and Tax	BGN 0.40	n/a
Corporate & Purchasing - Utility and Bill Payments	0.80%	n/a

¹ Comprises of Verified by Visa, or other equivalent secure Visa technology which may be developed in the future.

² Includes contactless.

³ Includes electronic authorized, electronic data capture, CVV2, card-absent, recurring and any other non-secure transactions.