



Norway¹ | Domestic Multi-lateral Interchange Fees

| Consumer | | |
|------------------------------|---------------------|---------|
| Product | Fee Type | General |
| Visa Consumer Debit | Contactless | 0.20% |
| | Secure ² | |
| Visa Consumer Prepaid | Non-Secure | 0.30% |
| | Contactless | |
| Visa Consumer Credit | Secure | 0.30% |
| Visa Consumer Deferred Debit | Non-Secure | |

| Commercial | | | | | |
|--|-------------------------------|----------------------|---|---|--|
| Product | Fee Type | General | Government Payments ³ and Money Services ⁴ | Charity ⁵ | Supermarket and Package Shop ⁶ |
| Visa Business Debit | EMV® Chip (Incl. Contactless) | 1.30% | 1.30% (capped at €1.50) | 1.30% (capped at €0.50) | 0.80% |
| | Electronic Commerce | 1.55% | 1.55% (capped at €1.50) | 1.55% (capped at €0.50) | 0.80% |
| | Standard | 1.65% | 1.65% (capped at €1.50) | 1.65% (capped at €0.50) | 0.80% |
| 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) | 0.80% |
| | Electronic Commerce | 1.55%, minimum €0.35 | 1.55%, minimum €0.35 (capped at €1.50) | 1.55%, minimum €0.35 (capped at €0.50) | 0.80% |
| | Standard | 1.65%, minimum €0.35 | 1.65%, minimum €0.35 (capped at €1.50) | 1.65%, minimum €0.35 (capped at €0.50) | 0.80% |
| Visa Business Credit | EMV Chip (Incl. Contactless) | 1.30% | - | - | 0.80% |
| Visa Business Deferred Debit | Electronic Commerce | 1.55% | - | - | 0.80% |
| | Standard | 1.65% | - | - | 0.80% |
| 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) | 0.80% |
| Visa Infinite Business Debit | Electronic Commerce | 1.80% | 1.80% (capped at €1.50) | 1.80% (capped at €0.50) | 0.80% |
| | Standard | 1.90% | 1.90% (capped at €1.50) | 1.90% (capped at €0.50) | 0.80% |
| Visa Platinum Business Credit | EMV Chip (Incl. Contactless) | 1.55% | - | - | 0.80% |
| Visa Infinite Business Credit | Electronic Commerce | 1.80% | - | - | 0.80% |
| | Standard | 1.90% | - | - | 0.80% |
| Visa Corporate | EMV Chip (Incl. Contactless) | 1.55% | - | - | 0.80% |
| | Electronic Commerce | 1.80% | - | - | 0.80% |
| | Standard | 1.90% | - | - | 0.80% |
| Visa Corporate - Large Market Enterprise | Standard | 0.30% | - | - | - |
| Visa Purchasing | EMV Chip (Incl. Contactless) | 1.55% ⁶ | - | - | 0.80% |
| | Electronic Commerce | 1.80% ⁶ | - | - | 0.80% |
| | Standard | 1.90% ⁶ | - | - | 0.80% |
| | Large Ticket Program 1 ⁷ | 1.00% + €60.00 | - | - | 0.80% |
| | Large Ticket Program 2 ⁷ | 0.75% + €98.00 | - | - | 0.80% |

¹ Also applies to Svalbard and Jan Mayen islands.

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

³ Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

⁴ Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers

⁵ Charity: MCC 8398—Charitable Social Service Organizations

⁶ Supermarket and Package Shop: MCC 5411—Grocery Stores and Supermarkets; MCC 5921—Package Stores – Beer, Wine, and Liquor

⁷ 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).

⁸ For Visa Purchasing Cards only: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000
EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.