

Portugal | Domestic Multi-lateral Interchange Fees | 1/2

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
Contactless Low Value		
Secure ¹	0.30%	0.20%
Non-Secure		
<u>Sector Specific</u>		
Utility and Bill Payments	0.30% capped at €0.75	0.20% capped at €0.75
Government and Tax Payments	0.30% capped at €1.50	0.20% capped at €1.50
V PAY		
There are no domestic V PAY cards currently in issue		n/a

Commercial			
General Merchant - Merchant sales value up to €25 million			
	Business Credit & Deferred Debit	Business Immediate Debit & Prepaid	Corporate & Purchasing
<u>Non-Sector Specific</u>			
EMV Chip (incl. Contactless)	1.45%	1.00%	1.75%
Electronic Commerce	1.55%	1.25%	1.80%
Standard	1.65%	1.55%	1.85%
Small Market Expenses	0.30%	n/a	n/a
Large Market Enterprise	n/a		0.30%
<u>Sector Specific</u>			
Vending	0.30%	0.20%	0.30%
Utility and Bill Payments	As per above applicable non-sector specific fee types capped at a maximum of €2.50		
Government and Tax Payments	As per above applicable non-sector specific fee types capped at a maximum of €5.00		

Portugal | Domestic Multi-lateral Interchange Fees | 2/2

Large Merchant - Merchant sales value over €25 million

	Credit & Deferred Debit	Immediate Debit & Prepaid	Corporate & Purchasing
<u>Non-Sector Specific</u>			
EMV Chip (incl. Contactless)	1.05%	0.60%	1.35%
Electronic Commerce	1.15%	0.85%	1.40%
Standard	1.65%	1.55%	1.85%
Small Market Expenses	0.30%	n/a	n/a
Large Market Enterprise	n/a	n/a	0.30%
<u>Sector Specific</u>			
Vending	0.30%	0.20%	0.30%
Utility and Bill Payments	As per above applicable non-sector specific fee types capped at a maximum of €2.50		
Government and Tax Payments	As per above applicable non-sector specific fee types capped at a maximum of €5.00		

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