

## Romania | Domestic Multi-lateral Interchange Fees

<b>Consumer</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<b>Visa Consumer <sup>1</sup></b>		
Contactless Low Value		
Secure <sup>2</sup>	0.30%	0.20%
Non-Secure		
<b>V PAY</b>		
There are no domestic V PAY cards currently in issue		n/a

<b>Commercial</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<u>Non-Sector Specific</u>		
Business - EMV Chip		1.65%
Business - Secure Electronic Commerce <sup>3</sup>		1.70%
Business - Standard		1.75%
Corporate & Purchasing - EMV Chip	1.85%	n/a
Corporate & Purchasing - Secure Electronic Commerce <sup>3</sup>	1.90%	n/a
Corporate & Purchasing - Standard	1.95%	n/a
Small Market Expenses	0.30%	n/a
Large Market Enterprise		
<u>Sector Specific</u>		
Business - Petrol		1.20%
Business - Government Payments and Tax		0.30%
Business - Utility and Bill Payments		RON 0.65
Corporate & Purchasing - Petrol	1.20%	n/a
Corporate & Purchasing - Government Payments and Tax	0.30%	n/a
Corporate & Purchasing - Utility and Bill Payments	RON 0.65	n/a

<sup>1</sup> Tichet de Masa Electronic Cards, which are limited in use to the purchase of food items at registered domestic merchant outlets, qualify for a rate of 1.00%.

<sup>2</sup> Comprises of EMV Chip, Verified by Visa, or other equivalent secure Visa Europe technology which may be developed in the future.

<sup>3</sup> Comprises of Verified by Visa or other equivalent secure Visa Europe technology which may be developed in the future.