



## Portugal | Domestic Multi-lateral Interchange Fees

Consumer				
Product	Fee Type	General	Utility and Bill Payments <sup>2</sup>	Government and Tax Payments <sup>3</sup>
<b>Visa Consumer Debit</b> <b>Visa Consumer Prepaid</b>	Contactless Low Value Secure <sup>1</sup> Non-Secure	0.20%	0.20% capped at € 0.25	0.20% capped at € 0.25
<b>Visa Consumer Credit</b> <b>Visa Consumer Deferred Debit</b>	Contactless Low Value Secure <sup>1</sup> Non-Secure	0.30%	0.30% capped at € 0.50	0.30% capped at € 0.50

Commercial					
Product	Fee Type	General	Utility and Bill Payments <sup>2</sup>	Government and Tax Payments <sup>3</sup>	Vending <sup>4</sup>
<b>GENERAL MERCHANT<sup>5</sup></b>					
<b>Visa Business Debit</b> <b>Visa Business Prepaid</b>	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.00% 1.25% 1.25%	1.00% (capped at € 1.50) 1.25% (capped at € 1.50) 1.25% (capped at € 1.50)	0.60% (capped at € 1.50) 0.90% (capped at € 1.50) 0.90% (capped at € 1.50)	0.20%
<b>Visa Business Credit</b> <b>Visa Business Deferred Debit</b>	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.45% 1.70% 1.70%	1.45% (capped at € 2.50) 1.70% (capped at € 2.50) 1.70% (capped at € 2.50)	1.05% (capped at € 2.50) 1.35% (capped at € 2.50) 1.35% (capped at € 2.50)	0.30%
<b>Visa Business Credit - Small Market Expense</b>	Standard	0.30%	0.30% (capped at € 2.50)	0.30% (capped at € 2.50)	-
<b>Visa Platinum Business Debit</b> <b>Visa Platinum Business Prepaid</b> <b>Visa Infinite Business Debit</b> <b>Visa Infinite Business Prepaid</b>	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.25% 1.50% 1.50%	1.25% (capped at € 1.50) 1.50% (capped at € 1.50) 1.50% (capped at € 1.50)	0.85% (capped at € 1.50) 1.15% (capped at € 1.50) 1.15% (capped at € 1.50)	0.20%
<b>Visa Platinum Business Credit</b> <b>Visa Platinum Business Deferred Debit</b> <b>Visa Infinite Business Credit</b> <b>Visa Infinite Business Deferred Debit</b>	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.70% 1.95% 1.95%	1.70% (capped at € 2.50) 1.95% (capped at € 2.50) 1.95% (capped at € 2.50)	1.30% (capped at € 2.50) 1.60% (capped at € 2.50) 1.60% (capped at € 2.50)	0.30%
<b>Visa Corporate<sup>7</sup></b> <b>Visa Purchasing</b>	EMV Chip (incl. Contactless) Electronic Commerce Standard	1.75% <sup>8</sup> 2.00% <sup>8</sup> 2.00% <sup>8</sup>	1.75% (capped at €2.50) 2.00% (capped at € 2.50) 2.00% (capped at € 2.50)	1.35% (capped at € 2.50) 1.65% (capped at € 2.50) 1.65% (capped at € 2.50)	0.30%
<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	0.30% (capped at € 2.50)	0.30% (capped at € 2.50)	-

Product	Fee Type	General	Utility and Bill Payments <sup>2</sup>	Government and Tax Payments <sup>3</sup>	Vending <sup>4</sup>
<b>LARGE MERCHANT<sup>6</sup></b>					
<b>Visa Business Debit</b>	EMV Chip (incl. Contactless)	0.60%	0.60% (capped at € 1.50)	0.60% (capped at € 1.50)	
<b>Visa Business Prepaid</b>	Electronic Commerce	0.90%	0.90% (capped at € 1.50)	0.90% (capped at € 1.50)	0.20%
	Standard	0.90%	0.90% (capped at € 1.50)	0.90% (capped at € 1.50)	
<b>Visa Business Credit</b>	EMV Chip (incl. Contactless)	1.05%	1.05% (capped € 2.50)	1.05% (capped € 2.50)	
<b>Visa Business Deferred Debit</b>	Electronic Commerce	1.35%	1.35% (capped € 2.50)	1.35% (capped € 2.50)	0.30%
	Standard	1.35%	1.35% (capped € 2.50)	1.35% (capped € 2.50)	
<b>Visa Business Credit - Small Market Expense</b>	Standard	0.30%	0.30% (capped at € 2.50)	0.30% (capped at € 2.50)	-
<b>Visa Platinum Business Debit</b>	EMV Chip (incl. Contactless)	0.85%	0.85% (capped at € 1.50)	0.85% (capped at € 1.50)	
<b>Visa Platinum Business Prepaid</b>	Electronic Commerce	1.15%	1.15% (capped at € 1.50)	1.15% (capped at € 1.50)	0.20%
<b>Visa Infinite Business Debit</b>	Standard	1.15%	1.15% (capped at € 1.50)	1.15% (capped at € 1.50)	
<b>Visa Infinite Business Prepaid</b>					
<b>Visa Platinum Business Credit</b>	EMV Chip (incl. Contactless)	1.30%	1.30% (capped € 2.50)	1.30% (capped € 2.50)	
<b>Visa Platinum Business Deferred Debit</b>	Electronic Commerce	1.60%	1.60% (capped € 2.50)	1.60% (capped € 2.50)	0.30%
<b>Visa Infinite Business Credit</b>	Standard	1.60%	1.60% (capped € 2.50)	1.60% (capped € 2.50)	
<b>Visa Infinite Business Deferred Debit</b>					
<b>Visa Corporate<sup>7</sup></b>	EMV Chip (incl. Contactless)	1.35% <sup>8</sup>	1.35% (capped € 2.50)	1.35% (capped € 2.50)	
<b>Visa Purchasing</b>	Electronic Commerce	1.65% <sup>8</sup>	1.65% (capped € 2.50)	1.65% (capped € 2.50)	0.30%
	Standard	1.65% <sup>8</sup>	1.65% (capped € 2.50)	1.65% (capped € 2.50)	
<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	0.30% (capped at € 2.50)	0.30% (capped at € 2.50)	-

<b>Purchasing with Fleet Cards</b>					
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel	
<b>Visa Purchasing with Fleet</b>	EMV Chip (Incl. Contactless)	1.75% - 0.30%	1.75% - 0.30%	1.75% - 0.30%	
	Electronic Commerce	2.00% - 0.30%	2.00% - 0.30%	2.00% - 0.30%	
	Standard	2.00% - 0.30%	2.00% - 0.30%	2.00% - 0.30%	
<b>Visa Purchasing with Fleet - Large Merchant</b>	EMV Chip (Incl. Contactless)	1.35% - 0.30%	1.35% - 0.30%	1.35% - 0.30%	
	Electronic Commerce	1.65% - 0.30%	1.65% - 0.30%	1.65% - 0.30%	
	Standard	1.65% - 0.30%	1.65% - 0.30%	1.65% - 0.30%	

<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> Utility and Bill Payments: Merchant Category Code (MCC) 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services; MCC 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; 4900—Utilities—Electric, Gas, Water, and Sanitary

<sup>3</sup> Government and Tax Payments: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services

<sup>4</sup> Vending: MCC 4789—Transportation SVCS; 5542—Automated Fuel Dispenser; 7523—Parking Lots, Meters, Garages

<sup>5</sup> Merchant sales value up to €25 million

<sup>6</sup> Merchant sales value over €25 million

<sup>7</sup> Includes deferred debit, credit and prepaid.

<sup>8</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.

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