



## Poland | Domestic Multi-lateral Interchange Fees

Consumer					
Product	Fee Type	General	Bill Payments <sup>2</sup> , Government Payments <sup>3</sup> & Postal Services <sup>4</sup>	Public Administration <sup>5</sup>	Large Ticket Program <sup>6</sup>
<b>Visa Consumer Debit</b> <b>Visa Consumer Prepaid</b>	EMV Chip Secure Electronic Commerce <sup>1</sup> Electronic Card Not Present - CVV2 Card Not Present - CNP Standard	0.20%	0.20% (capped at PLN 0.20)	0.01% (capped at PLN 0.01)	0.20% (capped at PLN 20.00)
<b>Visa Consumer Credit</b> <b>Visa Consumer Deferred Debit</b>	EMV Chip Secure Electronic Commerce <sup>1</sup> Electronic Card Not Present - CVV2 Card Not Present - CNP Standard	0.30%	0.30% (capped at PLN 0.30)	0.01% (capped at PLN 0.01)	0.30% < PLN 10,000 0.10% + PLN 20.00 ≥ PLN 10,000

Commercial						
Product	Fee Type	General	Bill Payments <sup>2</sup> & Postal Services <sup>4</sup>	Government Payments <sup>3</sup>	Public Administration <sup>5</sup>	Large Ticket Program <sup>6</sup>
<b>Visa Business Debit</b> <b>Visa Business Prepaid</b>	Electronic Standard	0.20%	0.20% (capped at PLN 0.27)	0.20% (capped at PLN 0.25)	0.01% (capped at PLN 0.01)	0.20% (capped at PLN 30.00)
<b>Visa Business Credit</b> <b>Visa Business Deferred Debit</b>	Electronic Standard	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000 0.10% + PLN 30.00 ≥ PLN 15,000
<b>Visa Platinum Business Debit</b> <b>Visa Infinite Business Debit</b>	Electronic Standard	0.20%	0.20% (capped at PLN 0.27)	0.20% (capped at PLN 0.25)	0.01% (capped at PLN 0.01)	0.20% (capped at PLN 30.00)
<b>Visa Platinum Business Credit</b> <b>Visa Infinite Business Credit</b>	Electronic Standard	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000 0.10% + PLN 30.00 ≥ PLN 15,000

<b>Visa Corporate</b>	Electronic	0.30%	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000
	Standard					0.10% + PLN 30.00 ≥ PLN 15,000
<b>Visa Purchasing</b> <b>Visa Fleet</b>	Electronic	0.3% <sup>7</sup>	0.30% (capped at PLN 0.55)	0.30% (capped at PLN 0.35)	0.01% (capped at PLN 0.01)	0.30% < PLN 15,000
	Standard					0.10% + PLN 30.00 ≥ PLN 15,000

<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> Bill Payments: Merchant Category Code (MCC) 4111—Local Commuter Transport; 4899 —Cable, Satellite and Other Pay Television/Radio/Streaming Services;—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services; 4900—Utilities—Electric, Gas, Water, and Sanitary;

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

<sup>4</sup> Postal Services: MCC 9402—Postage Stamps

<sup>5</sup> Public Administration: MCC 9211—Court Costs, Including Alimony and Child Support; MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services

<sup>6</sup> Merchant registration required and limited to specific merchant categories.

<sup>7</sup> Visa Fleet acquirers may receive an additional interchange incentive of €0.50 if they submit the transaction with additional Enhanced Level 2 and Level 3 Data at fuel related MCCs. 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.