



Intra Europe EEA¹ | Multi-lateral Interchange Fees

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

| Commercial | | | | |
|--|------------------------------|----------------------|---|--|
| Product | Fee Type | General | Government Payments ³ and Money Services ⁴ | Charity ⁵ |
| Visa Business Debit | EMV Chip (Incl. Contactless) | 1.30% | 1.30% (capped at €1.50) | 1.30% (capped at €0.50) |
| | Electronic Commerce | 1.65% | 1.65% (capped at €1.50) | 1.65% (capped at €0.50) |
| | Standard | 1.65% | 1.65% (capped at €1.50) | 1.65% (capped at €0.50) |
| 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) |
| | Electronic Commerce | 1.65%, minimum €0.35 | 1.65%, minimum €0.35 (capped at €1.50) | 1.65%, minimum €0.35 (capped at €0.50) |
| | Standard | 1.65%, minimum €0.35 | 1.65%, minimum €0.35 (capped at €1.50) | 1.65%, minimum €0.35 (capped at €0.50) |
| Visa Business Credit | EMV Chip (Incl. Contactless) | 1.30% | - | - |
| Visa Business Deferred Debit | Electronic Commerce | 1.65% | - | - |
| | Standard | 1.65% | - | - |
| 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 |
| Visa Infinite Business Debit | Electronic Commerce | 1.90% | 1.90% capped at €1.50 | 1.90% capped at €0.50 |
| | Standard | 1.90% | 1.90% capped at €1.50 | 1.90% capped at €0.50 |
| Visa Platinum Business Prepaid | EMV Chip (Incl. Contactless) | 1.55%, minimum €0.35 | 1.55%, minimum €0.35 (capped at €1.50) | 1.55%, minimum €0.35 (capped at €0.50) |
| Visa Infinite Business Prepaid | Electronic Commerce | 1.90%, minimum €0.35 | 1.90%, minimum €0.35 (capped at €1.50) | 1.90%, minimum €0.35 (capped at €0.50) |
| | Standard | 1.90%, minimum €0.35 | 1.90%, minimum €0.35 (capped at €1.50) | 1.90%, minimum €0.35 (capped at €0.50) |
| Visa Platinum Business Credit | EMV Chip (Incl. Contactless) | 1.55% | - | - |
| Visa Platinum Business Deferred Debit | Electronic Commerce | 1.90% | - | - |
| Visa Infinite Business Credit | Standard | 1.90% | - | - |
| Visa Infinite Business Deferred Debit | | | | |

| | | | | |
|---|-------------------------------------|----------------------|---|---|
| Visa Corporate⁹ | EMV Chip (Incl. Contactless) | 1.55% | - | - |
| | Electronic Commerce | 1.90% | - | - |
| | Standard | 1.90% | - | - |
| Visa Corporate - Large Market Enterprise | Standard | 0.30% | - | - |
| Visa Purchasing | EMV Chip (Incl. Contactless) | 1.55% ^{6,7} | - | - |
| | Electronic Commerce | 1.90% ^{6,7} | - | - |
| | Standard | 1.90% ^{6,7} | - | - |
| | Large Ticket Program 1 ⁸ | 1.00% + €60.00 | - | - |
| | Large Ticket Program 2 ⁸ | 0.75% + €98.00 | - | - |

¹ Applicable to EEA issued Visa cards transacting at EEA based merchants (in a different country).

For consumer interchange only, EEA includes the territories of Guadeloupe, French Guiana, Martinique, Réunion, Mayotte and Saint-Martin.

Effective 1 September 2016, the interchange fees applicable to Visa consumer card transactions, where the merchant and its acquirer are located in different EEA countries, is changing. For in-country consumer card transactions, where both the cardholder and the merchant outlet are within the same EEA country, a cross-border acquirer may choose either:

- the intra Visa EEA interchange rate, or
- the rate equivalent to the respective domestic rate (subject to the fee caps specified in Chapter II of the Interchange Fee Regulation (IFR))

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 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).

⁷ 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.

⁸ Visa Purchasing: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000.

⁹ Includes deferred debit, credit and prepaid.

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