

# Intra Visa Europe Non-EEA <sup>1</sup> | Multi-lateral Interchange Fees | 1/2

<b>Consumer</b>		
	<u>Credit &amp; Deferred Debit</u>	<u>Immediate Debit &amp; Prepaid</u>
<b>Visa Consumer</b>		
<u>Non-Sector Specific</u>		
Contactless Low Value		€0.06
EMV Chip	0.50%	€0.15
Secure Electronic Commerce <sup>2</sup>		
Electronic Authorised		
Recurring Transactions	0.60%	€0.16
Card Not Present - CVV2		
Card Not Present - CNP	0.70%	
Electronic Data Capture		€0.22
Standard	0.75%	
Parking & Vending	0.50%	€0.15
<u>Sector Specific</u>		
Transit - Contactless Low Value	0.50%	€0.06
Transit - Contactless High Value		€0.15
Airline	0.75%	n/a
<b>V PAY</b>		
Contactless Low Value		€0.06
EMV Chip	n/a	€0.15
Secure Electronic Commerce		
Standard		€0.22

## Intra Visa Europe Non-EEA <sup>1</sup> | Multi-lateral Interchange Fees | 2/2

<b>Commercial</b>		
<u>Non-Sector Specific</u>	<u>Credit &amp; Deferred Debit</u>	<u>Immediate Debit &amp; Prepaid</u>
Business - EMV Chip	1.30% <sup>3</sup>	
Business - Electronic Authorised	1.40% <sup>3</sup>	€0.60
Business - Standard	1.45% <sup>3</sup>	
Business - Parking & Vending	1.30%	
Corporate & Purchasing - EMV Chip	1.35% <sup>3</sup>	
Corporate & Purchasing - Electronic Authorised	1.45% <sup>3</sup>	n/a
Corporate & Purchasing - Standard	1.50% <sup>3</sup>	
Corporate & Purchasing - Parking & Vending	1.35%	

<sup>1</sup> Applicable to the following transactions:

i) Non-EEA issued Visa Europe cards transacting at non-EEA based merchants (in a different country).

ii) EEA issued Visa Europe cards transacting at non-EEA based merchants (in a different country and excluding Turkish merchant).

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

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

<sup>3</sup> Commercial Credit & Deferred Debit transactions submitted with specific additional data (VGIS or LID) are eligible to an incentive of €0.50, payable by issuer to acquirer.