

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

<b>Consumer</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<b>Visa Consumer</b>		
Contactless Low Value		
Secure <sup>2</sup>	0.30%	0.20%
Non-Secure		
<b>V PAY</b>		
Contactless Low Value		
Secure	n/a	0.20%
Non-Secure		
<b>Commercial</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
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%	
Small Market Expenses	0.30%	n/a
Large Market Enterprise		

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

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

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 Europe 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 Europe 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)).

<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> 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.