



Estonia | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit Visa Consumer Prepaid	Contactless Secure ¹ Non-Secure	0.20%
Visa Consumer Credit Visa Consumer Deferred Debit	Contactless Secure Non-Secure	0.30%

Commercial				
Product	Fee Type	General	Government Payments ² and Money Services ³	Charity ⁴
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 Corporate ⁸	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% ^{5,6}	-	-
	Electronic Commerce	1.90% ^{5,6}	-	-
	Standard	1.90% ^{5,6}	-	-
	Large Ticket Program 1 ⁷	1.00% + €60.00	-	-
	Large Ticket Program 2 ⁷	0.75% + €98.00	-	-

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services.

³ Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers.

⁴ Charity: MCC 8398—Charitable Social Service Organizations.

⁵ 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).

⁶ 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.

⁷ 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.

⁸ Includes deferred debit, credit and prepaid.

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