



## Belgium | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Contactless	0.10% (capped at €0.05)
Visa Consumer Prepaid	Secure <sup>1</sup> Non-Secure	
V PAY Debit	Contactless	0.10% (capped at €0.05)
V PAY Prepaid	Secure Non-Secure	
Visa Consumer Credit	Contactless	0.30%
Visa Consumer Deferred Debit	Secure Non-Secure	

Commercial				
Product	Fee Type	General	Government Payments <sup>2</sup> and Money Services <sup>3</sup>	Charity <sup>4</sup>
Visa Business Debit	EMV® Chip (Incl. Contactless)	0.40% (capped at €0.60)	0.40% (capped at €0.60)	0.40% (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)	0.40% (capped at €0.60)	0.40% (capped at €0.60)	0.40% (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)
		Standard	1.90%, minimum €0.35	1.90%, minimum €0.35 (capped at €1.50)
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			-	-

<b>Visa Corporate<sup>8</sup></b>	EMV Chip (Incl. Contactless)	1.55%	-	-
	Electronic Commerce	1.90%	-	-
	Standard	1.90%	-	-
<b>Visa Corporate - Large Market Enterprise</b>	Standard	0.30%	-	-
<b>Visa Purchasing</b>	EMV Chip (Incl. Contactless)	1.55% <sup>5,6</sup>	-	-
	Electronic Commerce	1.90% <sup>5,6</sup>	-	-
	Standard	1.90% <sup>5,6</sup>	-	-
	Large Ticket Program 1 <sup>7</sup>	1.00% + €60.00	-	-
	Large Ticket Program 2 <sup>7</sup>	0.75% + €98.00	-	-

<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> Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services

<sup>3</sup> Money Services: MCC 6012—Financial Institutions; MCC 6211—Security Brokers/Dealers

<sup>4</sup> Charity: MCC 8398—Charitable Social Service Organizations

<sup>5</sup> 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).

<sup>6</sup> Visa Fleet acquirers may receive an additional interchange incentive of 0.30% if they submit the transaction with additional Enhanced Level 2 and Level 3 Data at fuel related MCCs.

<sup>7</sup> For Visa Purchasing Cards only: Large Ticket Program 1 is for transactions greater than €7,500 and Large Ticket Program 2 is for transactions greater than €15,000

<sup>8</sup> Includes deferred debit, credit and prepaid.

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