



Finland | Domestic Multi-lateral Interchange Fees

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

Commercial		
Product	Fee Type	General
Visa Business Debit	EMV® Chip (Incl. Contactless)	
Visa Business Prepaid	Electronic Commerce Standard	0.75%
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	
Visa Platinum Business Prepaid	Electronic Commerce Standard	1.00%
Visa Infinite Business Debit	EMV Chip (Incl. Contactless)	
Visa Infinite Business Prepaid	Electronic Commerce Standard	1.10%

Product	Fee Type	General
Visa Business Credit - Small Market Expense	Standard	0.30%
Visa Business Credit	EMV Chip (Incl. Contactless)	1.30%
Visa Business Deferred Debit	Electronic Commerce	1.65%
	Standard	1.65%
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.55%
Visa Platinum Business Deferred Debit	Electronic Commerce	1.90%
	Standard	1.90%
Visa Infinite Business Credit	EMV Chip (Incl. Contactless)	1.65%
Visa Infinite Business Deferred Debit	Electronic Commerce	2.00%
	Standard	2.00%
Visa Corporate⁵	EMV Chip (Incl. Contactless)	1.55%
	Electronic Commerce	1.90%
	Standard	1.90%
Visa Corporate - Large Market Enterprise	Standard	0.30%

Purchasing				
Product	Fee Type	General	with VGIS	with LID
Visa Purchasing	EMV Chip (Incl. Contactless)	1.55% ^{3,4}	1.55% - €0.50	1.55% - €0.50
	Electronic Commerce	1.90% ^{3,4}	1.90% - €0.50	1.90% - €0.50
	Standard	1.90% ^{3,4}	1.90% - €0.50	1.90% - €0.50
	Large Ticket Program 1 ⁷	1.00% + €60.00	-	-
	Large Ticket Program 2 ⁷	0.75% + €98.00	-	-

Purchasing with Fleet Cards				
Product	Fee Type	Level 2 - Fuel Only	Level 3 - Fuel and non-Fuel	Level 3 - Non-Fuel
Visa Purchasing with Fleet	EMV Chip (Incl. Contactless)	1.55% - 0.30%	1.55% - 0.30%	1.55% - 0.30%
	Electronic Commerce	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%
	Standard	1.90% - 0.30%	1.90% - 0.30%	1.90% - 0.30%

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

² 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).

³ 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.

⁴ 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.

⁵ Includes deferred debit, credit and prepaid.

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