



## Cyprus | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Government Payments <sup>1</sup>
Visa Consumer Debit	Contactless	0.20%	0.20% (capped at €10.00)
Visa Consumer Prepaid	Non-Secure		
V PAY Debit	There are no domestic V PAY cards currently in issue.		
V PAY Prepaid			
Visa Consumer Credit	Contactless	0.30%	0.30% (capped at €15.00)
Visa Consumer Deferred Debit	Non-Secure		

Commercial				
Product	Fee Type	General	Government Payments	Bill Payments <sup>2</sup>
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.75%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Business Prepaid	Electronic Commerce Standard			
Visa Business Credit	EMV Chip (Incl. Contactless)	1.75%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Business Deferred Debit	Electronic Commerce Standard			
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30% (capped at €45.00)	0.30% (capped at €61.20)
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	2.00%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Infinite Business Debit	Electronic Commerce Standard			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	2.00%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
Visa Infinite Business Credit	Electronic Commerce Standard			
Visa Corporate	EMV Chip (Incl. Contactless)	1.75%	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
	Electronic Commerce Standard			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30% (capped at €45.00)	0.30% (capped at €61.20)
Visa Purchasing	EMV Chip (Incl. Contactless)	1.75% <sup>3</sup>	0.90%, minimum €0.45 (capped at €45.00)	0.90%, minimum €0.24 (capped at €61.20)
	Electronic Commerce Standard			

<sup>1</sup> Government Payments: MCC 9399—Government Services

<sup>2</sup> Bill Payments: MCC 4900—Utilities

<sup>3</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).

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