



Romania | Domestic Multi-lateral Interchange Fees

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

Commercial						
Product	Fee Type	General	Sector Development Program ²	Bill Payments ³	Government Payments ⁴	Petrol ⁵
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.65%	1.65% (capped at RON 50)	0.65 RON	0.30%	1.20%
Visa Business Prepaid	Electronic Commerce	1.70%	1.70% (capped at RON 50)			
	Standard	1.75%	1.75% (capped at RON 50)			
Visa Business Credit	EMV Chip (Incl. Contactless)	1.65%	1.65% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	0.65 RON	0.30%	1.20%
Visa Business Deferred Debit	Electronic Commerce	1.70%	1.70% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	1.75%	1.75% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			

Visa Business Credit - Small Market Expense	Standard	0.30%	0.30%	0.65 RON	-	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.90%	1.90% (capped at RON 50)	0.65 RON	0.30%	1.20%
Visa Infinite Business Debit	Electronic Commerce	1.95%	1.95% (capped at RON 50)			
	Standard	2.00%	2.00% (capped at RON 50)			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.90%	1.90% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	0.65 RON	0.30%	1.20%
Visa Infinite Business Credit	Electronic Commerce	1.95%	1.95% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	2.00%	2.00% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
Visa Corporate	EMV Chip (Incl. Contactless)	1.85%	1.85% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	0.65 RON	0.30%	1.20%
	Electronic Commerce	1.90%	1.90% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	1.95%	1.95% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30%	0.65 RON	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.85%	1.85% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)	0.65 RON	0.30%	1.20%
	Electronic Commerce	1.90%	1.90% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			
	Standard	1.95%	1.95% (< RON 3,000) 0.10% + RON 50 (≥ RON 3,000)			

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

² Sector Development Program: Merchant Category Code (MCC) 5300—Wholesale Clubs, MCC 5983—Fuel Dealers

³ Bill Payments: Merchant Category Code (MCC) 5542—Automated Fuel Dispensers, MCC 5542—Automated Fuel Dispensers, MCC 4900—Utilities; Electric, Gas, Water, Sanitary

⁴ Government Payments: MCC 9311—Tax Payments, MCC 9211—Court Costs, Including Alimony and Child Support, MCC 9222—Fines, MCC 9222—Fines

⁵ Petrol: Merchant Category Code (MCC) 5541—Service Stations (With or Without Ancillary Services), MCC 5542—Automated Fuel Dispensers

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