



Bulgaria | Domestic Multi-lateral Interchange Fees

Consumer		
Product	Fee Type	General
Visa Consumer Debit	Standard	0.20%
Visa Consumer Prepaid		
V PAY Debit	Standard	0.20%
V PAY Prepaid		
Visa Consumer Credit	Standard	0.30%
Visa Consumer Deferred Debit		

Commercial					
Product	Fee Type	General	Bill Payments ¹ & Postal Service ²	Transit ³	Government Payments ⁴
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.40%	0.20% (capped at BGN 0.07)	0.80%	BGN 0.40
Visa Business Prepaid	Electronic Commerce	1.45%			
	Standard	1.50%			
Visa Business Credit	EMV Chip (Incl. Contactless)	1.40%	0.30% (capped at BGN 0.12)	0.80%	BGN 0.40
Visa Business Deferred Debit	Electronic Commerce	1.45%			
	Standard	1.50%			
Visa Business Credit - Small Market Expense	Standard	0.30%	-	-	-
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	1.65%	0.20% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Infinite Business Debit	Electronic Commerce	1.70%			
	Standard	1.75%			
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	1.65%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
Visa Infinite Business Credit	Electronic Commerce	1.70%			
	Standard	1.75%			
Visa Corporate	EMV Chip (Incl. Contactless)	1.60%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
	Electronic Commerce	1.65%			
	Standard	1.70%			
Visa Corporate - Large Market Enterprise	Standard	0.30%	-	-	-
Visa Purchasing	EMV Chip (Incl. Contactless)	1.60%	0.30% (capped at BGN 0.30)	0.80%	BGN 0.40
	Electronic Commerce	1.65%			
	Standard	1.70%			

¹ Bill Payments: Merchant Category Code (MCC) 4900—Utilities—Electric, Gas, Water, and Sanitary; MCC 4899—Cable, Satellite and Other Pay Television/Radio/Streaming Services; MCC 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading

² Postal: MCC 9402—Postal Services

³ Transit: MCC 4111—Local and Suburban Commuter Passenger Transportation, Including Ferries

⁴ Government Payments: Merchant Category Code (MCC) 9399—Government Services (Not Elsewhere Classified); MCC 9311—Tax Payments; MCC 9222—Fines

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