

Interchange & Pricing 8 June 2023

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Domestic Commercial Interchange Fees Will Be Updated in Denmark

Europe | Acquirers, Issuers, Processors Visa Network; Europe Processing

Overview: Visa will update domestic commercial interchange fees in Denmark.

Effective Central Processing Date (CPD) 20 January 2024, the intra-Europe European Economic Area commercial interchange rates will apply to domestic commercial transactions in Denmark as follows:

Product	Category	Fee Type	Interchange Fee
Visa Business Debit	General	EMV® Chip (includes contactless)	1.30%
		Electronic Commerce	1.55%
		Standard	1.65%
	Government Payments ¹ Money Services ²	EMV Chip (includes contactless)	1.30% (capped at EUR 1.50)
		Electronic Commerce	1.55% (capped at EUR 1.50)
		Standard	1.65% (capped at EUR 1.50)
	Charity ³	EMV Chip (includes contactless)	1.30% (capped at EUR 0.50)
		Electronic Commerce	1.55% (capped at EUR 0.50)
		Standard	1.65% (capped at EUR 0.50)
Visa Business Prepaid	General	EMV Chip (includes contactless)	1.30% (minimum EUR 0.35)
		Electronic Commerce	1.55% (minimum EUR 0.35)
		Standard	1.65% (minimum EUR 0.35)
	Government Payments ¹ Money Services ²	EMV Chip (includes contactless)	1.30% (minimum EUR 0.35; capped at EUR 1.50)
		Electronic Commerce	1.55% (minimum EUR 0.35; capped at EUR 1.50)
		Standard	1.65% (minimum EUR 0.35; capped at EUR 1.50)
	Charity ³	EMV Chip (includes contactless)	1.30% (minimum EUR 0.35; capped at EUR 0.50)

		Electronic Commerce	1.55% (minimum EUR 0.35; capped at EUR 0.50)
		Standard	1.65% (minimum EUR 0.35; capped at EUR 0.50)
Visa Business Credit ⁴ and Deferred Debit	General	EMV Chip (includes contactless)	1.30%
		Electronic Commerce	1.55%
		Standard	1.65%
Visa Platinum Business Debit; Visa Infinite Business Debit	General	EMV Chip (includes contactless)	1.55%
		Electronic Commerce	1.80%
		Standard	1.90%
	Government Payments ¹ Money Services ²	EMV Chip (includes contactless)	1.55% (capped at EUR 1.50)
		Electronic Commerce	1.80% (capped at EUR 1.50)
		Standard	1.90% (capped at EUR 1.50)
	Charity ³	EMV Chip (includes contactless)	1.55% (capped at EUR 0.50)
		Electronic Commerce	1.80% (capped at EUR 0.50)
		Standard	1.90% (capped at EUR 0.50)
Visa Platinum Business Credit and Deferred Debit; Visa Infinite Business Credit and Deferred Debit	General	EMV Chip (includes contactless)	1.55%
		Electronic Commerce	1.80%
		Standard	1.90%
Visa Corporate ⁵ and Visa Purchasing	General	EMV Chip (includes contactless)	1.55%
		Electronic Commerce	1.80%
		Standard	1.90%
	Large Ticket Program ^{6, 7}	Transactions between EUR 7,500 and EUR 15,000	1.00% + EUR 60
		Transactions greater than EUR 15,000	0.75% + EUR 98

¹ Government Payments: Merchant Category Code (MCC) 9311—Tax Payments, MCC 9399—Government Services (Not Elsewhere Classified)

² Money Services: MCC 6012—Financial Institutions—Merchandise, Services and Debt Repayment; MCC 6211—Security Brokers / Dealers

³ Charity: MCC 8398—Charitable Social Service Organizations

⁴ There will be no changes to the interchange rates for the Small Market Expense (EX) commercial product subtypes.

⁵ There will be no changes to the interchange rates for the Large Market Enterprise (EN) commercial product subtypes.

⁶ This program excludes the B2B Virtual Payments MCCs. For more information, refer to the *Europe Intraregional Interchange Fee Guide* on the <u>Interchange Reimbursement Fee (IRF) Guides</u> page at Visa Online.

⁷ Visa Purchasing only

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Additional Resources

For a complete list of qualification criteria and rates, please refer to the Denmark Interchange Fee Guide on the <u>Interchange Reimbursement Fee (IRF) Guides</u> page at Visa Online, which is updated as changes are implemented.

Note: For Visa Online resources, you will be prompted to log in.

For More Information

Contact Visa customer support on your country-specific number, or email CustomerSupport@visa.com.

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